

Table I.A.1(1998) Number of private-sector establishments by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 6, 197, 685 | 3, 758, 930 | 764, 744 | 519, 511 | 388, 344 | 766, 156 | 4, 840, 741 | 1, 356, 944 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 260, 716 | 226, 294 | 19, 155 | 9, 775 | 2, 700 | 2, 791 | 252, 360 | 8, 355 |
| Mining | 17, 094 | 6, 303 | 1, 765 * | 1, 423 * | 2, 887 * | 4, 717 | 8, 326 | 8, 768 |
| Construction | 588, 896 | 459, 227 | 78, 016 | 37, 691 | 9, 913 | 4, 049 | 563, 037 | 25, 859 |
| Manufacturing | 334, 432 | 138, 686 | 64, 056 | 56, 338 | 35, 390 | 39, 962 | 235, 113 | 99, 319 |
| Transp., commu., util. | 216, 827 | 102, 393 | 25, 528 | 19, 304 | 14, 067 | 55, 536 | 140, 642 | 76, 186 |
| Wholesale trade | 396, 816 | 211, 741 | 54, 880 | 47, 971 | 28, 235 | 53, 988 | 298, 539 | 98, 277 |
| Retail trade | 1, 433, 036 | 693, 771 | 190, 347 | 131, 191 | 109, 079 | 308, 649 | 966, 361 | 466, 676 |
| Fin., ins., real est. | 572, 281 | 308, 887 | 38, 685 | 33, 576 | 45, 768 | 145, 365 | 365, 318 | 206, 963 |
| Services | 2, 367, 153 | 1, 601, 206 | 292, 313 | 182, 241 | 140, 295 | 151, 098 | 2, 000, 623 | 366, 530 |
| Unknown | 10, 433 | 10, 422 | ***** | ***** | 11 * | ***** | 10, 422 | 11 * |
| Ownership | | | | | | | | |
| For profit, incorporated | 3, 859, 827 | 1, 956, 174 | 570, 944 | 397, 177 | 280, 126 | 655, 407 | 2, 770, 759 | 1, 089, 068 |
| For profit, unincorporated | 1, 598, 467 | 1, 395, 505 | 116, 148 | 44, 447 | 29, 306 | 13, 062 | 1, 542, 036 | 56, 431 |
| Nonprofit | 636, 262 | 391, 441 | 77, 652 | 75, 335 | 68, 520 | 23, 313 | 511, 716 | 124, 546 |
| Unknown | 103, 128 | 15, 810 | ***** | 2, 552 | 10, 393 | 74, 374 | 16, 230 | 86, 898 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1, 057, 330 | 862, 089 | 114, 201 | 51, 388 | 16, 025 | 13, 628 | 1, 014, 856 | 42, 475 |
| 5-9 years | 1, 003, 144 | 768, 468 | 130, 974 | 63, 356 | 32, 136 | 8, 211 | 941, 607 | 61, 537 |
| 10-19 years | 1, 487, 930 | 1, 034, 591 | 218, 450 | 127, 337 | 72, 715 | 34, 837 | 1, 336, 653 | 151, 277 |
| 20 or more years | 2, 121, 441 | 1, 085, 449 | 295, 803 | 260, 960 | 213, 088 | 266, 142 | 1, 529, 733 | 591, 708 |
| Unknown | 527, 839 | 8, 334 | 5, 316 | 16, 469 | 54, 380 | 443, 339 | 17, 892 | 509, 947 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1, 501, 112 | 48, 713 | 109, 779 | 228, 683 | 348, 519 | 765, 419 | 266, 742 | 1, 234, 370 |
| 1 location only | 4, 696, 573 | 3, 710, 217 | 654, 965 | 290, 828 | 39, 826 | 738 | 4, 573, 999 | 122, 574 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 692, 879 | 549, 235 | 66, 913 | 40, 278 | 22, 043 | 14, 410 | 643, 021 | 49, 858 |
| 25-49% | 410, 562 | 219, 548 | 60, 057 | 33, 457 | 31, 549 | 65, 950 | 300, 321 | 110, 242 |
| 50-74% | 919, 869 | 601, 267 | 109, 494 | 61, 259 | 55, 340 | 92, 509 | 750, 403 | 169, 465 |
| 75% or more | 4, 174, 375 | 2, 388, 880 | 528, 279 | 384, 517 | 279, 412 | 593, 287 | 3, 146, 996 | 1, 027, 378 |
| Union presence | | | | | | | | |
| No union employees | 5, 612, 659 | 3, 561, 767 | 719, 875 | 477, 934 | 346, 248 | 506, 835 | 4, 576, 336 | 1, 036, 323 |
| Has union employees | 270, 464 | 67, 483 | 25, 939 | 25, 800 | 23, 959 | 127, 283 | 105, 109 | 165, 355 |
| Unknown | 314, 562 | 129, 680 | 18, 929 | 15, 777 | 18, 137 | 132, 038 | 159, 296 | 155, 266 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 934, 886 | 625, 547 | 123, 097 | 76, 556 | 60, 417 | 49, 269 | 798, 073 | 136, 813 |
| Less than 50% low wage | 4, 462, 099 | 2, 922, 540 | 617, 731 | 419, 839 | 273, 917 | 228, 071 | 3, 795, 518 | 666, 581 |
| Unknown | 800, 700 | 210, 843 | 23, 915 | 23, 116 | 54, 010 | 488, 816 | 247, 150 | 553, 549 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Totals may not sum exactly because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.1(1998) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 40,508 | 33,260 | 13,807 | 10,866 | 9,118 | 18,911 | 34,437 | 25,525 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 9,644 | 10,099 | 1,481 | 1,444 | 631 | 631 | 9,865 | 1,509 |
| Mining | 2,785 | 1,713 | 703 * | 403 * | 756 * | 1,355 | 2,075 | 1,667 |
| Construction | 12,186 | 9,415 | 4,350 | 1,593 | 1,230 | 691 | 12,349 | 1,651 |
| Manufacturing | 8,149 | 6,491 | 3,867 | 1,011 | 2,860 | 2,093 | 8,455 | 4,796 |
| Transp., commu., util. | 9,891 | 6,284 | 2,753 | 2,224 | 1,856 | 7,079 | 5,894 | 7,425 |
| Wholesale trade | 13,143 | 12,652 | 3,807 | 6,063 | 3,073 | 4,246 | 13,331 | 4,667 |
| Retail trade | 24,659 | 17,723 | 6,435 | 6,163 | 4,498 | 12,135 | 18,992 | 16,205 |
| Fin., ins., real est. | 17,784 | 11,047 | 2,949 | 4,419 | 4,323 | 8,759 | 11,262 | 9,908 |
| Services | 17,062 | 21,022 | 8,436 | 4,410 | 6,230 | 10,077 | 14,651 | 7,451 |
| Unknown | 2,407 | 2,412 | ***** | ***** | 11 * | ***** | 2,412 | 11 * |
| Ownership | | | | | | | | |
| For profit, incorporated | 42,949 | 33,039 | 12,979 | 8,496 | 8,290 | 19,405 | 38,607 | 25,831 |
| For profit, unincorporated | 19,296 | 18,516 | 4,459 | 3,540 | 3,541 | 1,916 | 18,408 | 4,422 |
| Nonprofit | 12,374 | 8,284 | 5,169 | 3,179 | 2,823 | 1,962 | 10,115 | 3,166 |
| Unknown | 7,324 | 3,474 | ***** | 363 | 2,105 | 3,465 | 3,465 | 4,344 |
| Age of firm | | | | | | | | |
| Less than 5 years | 28,101 | 24,295 | 8,914 | 2,627 | 1,771 | 1,151 | 28,268 | 1,982 |
| 5-9 years | 14,476 | 10,017 | 6,446 | 4,481 | 5,184 | 1,241 | 10,312 | 6,281 |
| 10-19 years | 16,988 | 19,820 | 7,064 | 4,724 | 4,337 | 3,202 | 18,041 | 5,437 |
| 20 or more years | 33,652 | 16,679 | 8,329 | 9,166 | 6,489 | 18,767 | 18,529 | 23,400 |
| Unknown | 11,087 | 2,202 | 950 | 1,853 | 2,384 | 9,249 | 2,989 | 9,836 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24,835 | 5,665 | 7,186 | 9,483 | 9,049 | 18,899 | 7,664 | 23,992 |
| 1 location only | 35,954 | 34,081 | 14,891 | 4,249 | 1,953 | 86 | 37,555 | 2,968 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 21,411 | 19,271 | 3,080 | 3,104 | 1,877 | 2,398 | 21,245 | 4,413 |
| 25-49% | 16,191 | 14,602 | 4,490 | 1,503 | 2,191 | 6,319 | 13,680 | 7,513 |
| 50-74% | 19,672 | 11,949 | 5,328 | 2,950 | 2,334 | 8,200 | 13,565 | 8,976 |
| 75% or more | 34,906 | 29,027 | 11,831 | 10,316 | 9,997 | 13,163 | 29,883 | 18,659 |
| Union presence | | | | | | | | |
| No union employees | 37,022 | 34,435 | 13,985 | 8,958 | 8,601 | 15,408 | 36,130 | 18,248 |
| Has union employees | 19,687 | 8,275 | 3,370 | 2,555 | 1,896 | 10,780 | 11,400 | 12,143 |
| Unknown | 10,170 | 9,913 | 2,324 | 2,381 | 2,488 | 5,860 | 11,697 | 5,761 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 23,972 | 21,102 | 7,041 | 2,481 | 3,761 | 5,687 | 22,973 | 7,493 |
| Less than 50% low wage | 41,301 | 31,346 | 15,129 | 9,348 | 7,038 | 12,934 | 34,821 | 16,775 |
| Unknown | 14,040 | 9,542 | 2,256 | 2,428 | 3,104 | 10,456 | 10,657 | 11,313 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.1.a(1998) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 6, 197, 685 | 60. 7% | 12. 3% | 8. 4% | 6. 3% | 12. 4% | 78. 1% | 21. 9% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 260, 716 | 86. 8% | 7. 3% | 3. 7% | 1. 0% | 1. 1% | 96. 8% | 3. 2% |
| Mining | 17, 094 | 36. 9% | 10. 3% * | 8. 3% * | 16. 9% * | 27. 6% | 48. 7% | 51. 3% |
| Construction | 588, 896 | 78. 0% | 13. 2% | 6. 4% | 1. 7% | 0. 7% | 95. 6% | 4. 4% |
| Manufacturing | 334, 432 | 41. 5% | 19. 2% | 16. 8% | 10. 6% | 11. 9% | 70. 3% | 29. 7% |
| Transp., commu., util. | 216, 827 | 47. 2% | 11. 8% | 8. 9% | 6. 5% | 25. 6% | 64. 9% | 35. 1% |
| Wholesale trade | 396, 816 | 53. 4% | 13. 8% | 12. 1% | 7. 1% | 13. 6% | 75. 2% | 24. 8% |
| Retail trade | 1, 433, 036 | 48. 4% | 13. 3% | 9. 2% | 7. 6% | 21. 5% | 67. 4% | 32. 6% |
| Fin., ins., real est. | 572, 281 | 54. 0% | 6. 8% | 5. 9% | 8. 0% | 25. 4% | 63. 8% | 36. 2% |
| Services | 2, 367, 153 | 67. 6% | 12. 3% | 7. 7% | 5. 9% | 6. 4% | 84. 5% | 15. 5% |
| Unknown | 10, 433 | 99. 9% | ***** | ***** | 0. 1% * | ***** | 99. 9% | 0. 1% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 3, 859, 827 | 50. 7% | 14. 8% | 10. 3% | 7. 3% | 17. 0% | 71. 8% | 28. 2% |
| For profit, unincorporated | 1, 598, 467 | 87. 3% | 7. 3% | 2. 8% | 1. 8% | 0. 8% | 96. 5% | 3. 5% |
| Nonprofit | 636, 262 | 61. 5% | 12. 2% | 11. 8% | 10. 8% | 3. 7% | 80. 4% | 19. 6% |
| Unknown | 103, 128 | 15. 3% | ***** | 2. 5% | 10. 1% | 72. 1% | 15. 7% | 84. 3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1, 057, 330 | 81. 5% | 10. 8% | 4. 9% | 1. 5% | 1. 3% | 96. 0% | 4. 0% |
| 5-9 years | 1, 003, 144 | 76. 6% | 13. 1% | 6. 3% | 3. 2% | 0. 8% | 93. 9% | 6. 1% |
| 10-19 years | 1, 487, 930 | 69. 5% | 14. 7% | 8. 6% | 4. 9% | 2. 3% | 89. 8% | 10. 2% |
| 20 or more years | 2, 121, 441 | 51. 2% | 13. 9% | 12. 3% | 10. 0% | 12. 5% | 72. 1% | 27. 9% |
| Unknown | 527, 839 | 1. 6% | 1. 0% | 3. 1% | 10. 3% | 84. 0% | 3. 4% | 96. 6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1, 501, 112 | 3. 2% | 7. 3% | 15. 2% | 23. 2% | 51. 0% | 17. 8% | 82. 2% |
| 1 location only | 4, 696, 573 | 79. 0% | 13. 9% | 6. 2% | 0. 8% | ***** | 97. 4% | 2. 6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 692, 879 | 79. 3% | 9. 7% | 5. 8% | 3. 2% | 2. 1% | 92. 8% | 7. 2% |
| 25-49% | 410, 562 | 53. 5% | 14. 6% | 8. 1% | 7. 7% | 16. 1% | 73. 1% | 26. 9% |
| 50-74% | 919, 869 | 65. 4% | 11. 9% | 6. 7% | 6. 0% | 10. 1% | 81. 6% | 18. 4% |
| 75% or more | 4, 174, 375 | 57. 2% | 12. 7% | 9. 2% | 6. 7% | 14. 2% | 75. 4% | 24. 6% |
| Union presence | | | | | | | | |
| No union employees | 5, 612, 659 | 63. 5% | 12. 8% | 8. 5% | 6. 2% | 9. 0% | 81. 5% | 18. 5% |
| Has union employees | 270, 464 | 25. 0% | 9. 6% | 9. 5% | 8. 9% | 47. 1% | 38. 9% | 61. 1% |
| Unknown | 314, 562 | 41. 2% | 6. 0% | 5. 0% | 5. 8% | 42. 0% | 50. 6% | 49. 4% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 934, 886 | 66. 9% | 13. 2% | 8. 2% | 6. 5% | 5. 3% | 85. 4% | 14. 6% |
| Less than 50% low wage | 4, 462, 099 | 65. 5% | 13. 8% | 9. 4% | 6. 1% | 5. 1% | 85. 1% | 14. 9% |
| Unknown | 800, 700 | 26. 3% | 3. 0% | 2. 9% | 6. 7% | 61. 0% | 30. 9% | 69. 1% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.1.a(1998) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 40,508 | 0.43% | 0.18% | 0.18% | 0.14% | 0.27% | 0.35% | 0.35% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 9,644 | 0.88% | 0.67% | 0.59% | 0.24% | 0.25% | 0.60% | 0.60% |
| Mining | 2,785 | 6.98% | 4.16% * | 2.63% * | 5.79% * | 5.15% | 8.28% | 8.28% |
| Construction | 12,186 | 0.57% | 0.53% | 0.34% | 0.20% | 0.12% | 0.30% | 0.30% |
| Manufacturing | 8,149 | 1.24% | 1.01% | 0.48% | 0.77% | 0.67% | 1.39% | 1.39% |
| Transp., commu., util. | 9,891 | 2.36% | 1.38% | 1.13% | 0.78% | 2.15% | 2.14% | 2.14% |
| Wholesale trade | 13,143 | 1.67% | 0.90% | 1.56% | 0.75% | 1.19% | 1.33% | 1.33% |
| Retail trade | 24,659 | 1.01% | 0.31% | 0.41% | 0.31% | 0.70% | 0.87% | 0.87% |
| Fin., ins., real est. | 17,784 | 1.03% | 0.57% | 0.77% | 0.76% | 0.99% | 1.08% | 1.08% |
| Services | 17,062 | 0.55% | 0.40% | 0.23% | 0.26% | 0.41% | 0.28% | 0.28% |
| Unknown | 2,407 | 10.70% | ***** | ***** | 1.91% * | ***** | 10.70% | 1.91% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 42,949 | 0.57% | 0.28% | 0.25% | 0.17% | 0.47% | 0.58% | 0.58% |
| For profit, unincorporated | 19,296 | 0.51% | 0.24% | 0.23% | 0.21% | 0.12% | 0.26% | 0.26% |
| Nonprofit | 12,374 | 0.53% | 0.75% | 0.49% | 0.38% | 0.28% | 0.30% | 0.30% |
| Unknown | 7,324 | 2.35% | ***** | 0.44% | 1.51% | 2.97% | 2.32% | 2.32% |
| Age of firm | | | | | | | | |
| Less than 5 years | 28,101 | 0.81% | 0.68% | 0.29% | 0.18% | 0.11% | 0.22% | 0.22% |
| 5-9 years | 14,476 | 0.92% | 0.62% | 0.42% | 0.47% | 0.12% | 0.55% | 0.55% |
| 10-19 years | 16,988 | 0.76% | 0.50% | 0.34% | 0.30% | 0.22% | 0.38% | 0.38% |
| 20 or more years | 33,652 | 0.78% | 0.35% | 0.39% | 0.31% | 0.72% | 0.76% | 0.76% |
| Unknown | 11,087 | 0.38% | 0.16% | 0.38% | 0.38% | 0.62% | 0.51% | 0.51% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24,835 | 0.40% | 0.43% | 0.58% | 0.62% | 0.63% | 0.50% | 0.50% |
| 1 location only | 35,954 | 0.31% | 0.29% | 0.12% | 0.04% | ***** | 0.08% | 0.08% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 21,411 | 0.89% | 0.31% | 0.45% | 0.36% | 0.32% | 0.65% | 0.65% |
| 25-49% | 16,191 | 2.11% | 1.29% | 0.56% | 0.48% | 1.39% | 1.52% | 1.52% |
| 50-74% | 19,672 | 0.99% | 0.37% | 0.36% | 0.28% | 0.70% | 0.70% | 0.70% |
| 75% or more | 34,906 | 0.53% | 0.23% | 0.27% | 0.24% | 0.26% | 0.38% | 0.38% |
| Union presence | | | | | | | | |
| No union employees | 37,022 | 0.41% | 0.20% | 0.19% | 0.15% | 0.27% | 0.31% | 0.31% |
| Has union employees | 19,687 | 1.93% | 1.02% | 0.60% | 1.09% | 1.84% | 2.33% | 2.33% |
| Unknown | 10,170 | 2.05% | 0.68% | 0.68% | 0.78% | 2.34% | 2.32% | 2.32% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 23,972 | 1.06% | 0.69% | 0.38% | 0.46% | 0.55% | 0.81% | 0.81% |
| Less than 50% low wage | 41,301 | 0.44% | 0.28% | 0.23% | 0.14% | 0.27% | 0.32% | 0.32% |
| Unknown | 14,040 | 1.05% | 0.26% | 0.30% | 0.32% | 1.18% | 1.09% | 1.09% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2(1998) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 55.2% | 35.9% | 66.7% | 83.8% | 94.1% | 99.2% | 43.7% | 96.3% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 28.1% | 22.6% | 57.0% | 63.5% | 82.4% | 100.0% | 26.1% | 87.8% |
| Mining | 83.1% | 61.6% | 84.7% | 85.9% | 100.0% | 99.8% | 67.7% | 97.6% |
| Construction | 43.1% | 34.8% | 64.6% | 80.6% | 90.9% | 100.0% | 40.8% | 92.3% |
| Manufacturing | 71.9% | 45.1% | 82.3% | 90.6% | 96.7% | 100.0% | 61.2% | 97.2% |
| Transp., commu., util. | 64.4% | 35.5% | 68.0% | 90.9% | 96.2% | 99.0% | 46.3% | 98.0% |
| Wholesale trade | 69.6% | 48.5% | 85.8% | 93.3% | 98.7% | 99.8% | 60.0% | 98.9% |
| Retail trade | 54.9% | 26.2% | 50.3% | 76.1% | 93.2% | 99.8% | 34.8% | 96.5% |
| Fin., ins., real est. | 64.4% | 38.1% | 80.3% | 95.2% | 95.6% | 98.9% | 45.3% | 98.0% |
| Services | 53.5% | 39.5% | 69.6% | 83.5% | 93.0% | 97.8% | 46.1% | 94.3% |
| Unknown | 7.5% * | 7.6% * | ***** | ***** | ***** | ***** | 7.6% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 65.1% | 44.2% | 70.5% | 84.0% | 93.7% | 99.3% | 52.8% | 96.5% |
| For profit, unincorporated | 27.7% | 23.3% | 41.2% | 69.2% | 89.9% | 96.3% | 25.4% | 89.7% |
| Nonprofit | 59.2% | 40.8% | 77.0% | 90.5% | 97.1% | 96.3% | 50.3% | 95.8% |
| Unknown | 84.4% | 1.6% * | ***** | 96.5% | 97.8% | 99.7% | 4.2% * | 99.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 33.5% | 27.3% | 49.3% | 67.4% | 88.2% | 96.7% | 31.3% | 86.4% |
| 5-9 years | 41.1% | 33.4% | 56.7% | 72.7% | 85.8% | 95.6% | 38.3% | 85.3% |
| 10-19 years | 50.0% | 38.5% | 65.8% | 79.8% | 91.5% | 97.8% | 45.4% | 91.3% |
| 20 or more years | 65.9% | 42.1% | 78.6% | 91.2% | 96.9% | 99.6% | 53.7% | 97.7% |
| Unknown | 96.7% | 16.0% * | 65.3% | 90.3% | 93.5% | 99.2% | 48.1% | 98.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 93.8% | 64.1% | 76.7% | 89.1% | 94.5% | 99.2% | 78.2% | 97.1% |
| 1 location only | 42.9% | 35.5% | 65.1% | 79.6% | 91.0% | 98.1% | 41.6% | 88.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 15.2% | 8.4% | 19.4% | 45.9% | 72.7% | 83.4% | 10.8% | 72.9% |
| 25-49% | 54.9% | 34.4% | 50.7% | 78.6% | 89.6% | 98.2% | 40.4% | 94.4% |
| 50-74% | 51.2% | 35.5% | 61.5% | 73.3% | 95.1% | 99.8% | 41.0% | 96.2% |
| 75% or more | 62.7% | 42.5% | 75.6% | 89.8% | 96.1% | 99.6% | 51.3% | 97.7% |
| Union presence | | | | | | | | |
| No union employees | 53.2% | 36.0% | 66.1% | 83.7% | 94.2% | 99.4% | 43.6% | 95.9% |
| Has union employees | 86.9% | 56.6% | 88.0% | 92.0% | 95.7% | 100.0% | 68.3% | 98.7% |
| Unknown | 62.7% | 22.2% | 60.4% | 71.9% | 91.4% | 97.8% | 29.8% | 96.5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 30.7% | 17.8% | 27.7% | 58.9% | 79.8% | 97.4% | 21.6% | 83.8% |
| Less than 50% low wage | 56.9% | 41.4% | 75.1% | 88.9% | 97.1% | 99.4% | 49.9% | 96.9% |
| Unknown | 74.2% | 13.3% | 50.1% | 73.6% | 95.4% | 99.3% | 19.3% | 98.7% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics:
United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.59% | 0.56% | 0.94% | 0.87% | 0.56% | 0.16% | 0.63% | 0.22% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.55% | 2.53% | 7.91% | 7.33% | 13.72% | 0.00% | 2.50% | 9.05% |
| Mining | 5.15% | 13.78% | 18.26% | 13.46% | 0.00% | 0.11% | 9.33% | 1.18% |
| Construction | 1.43% | 1.28% | 4.44% | 2.44% | 3.70% | 0.00% | 1.49% | 1.48% |
| Manufacturing | 1.72% | 3.30% | 3.21% | 1.75% | 2.30% | 0.00% | 2.20% | 0.81% |
| Transp., comm., util. | 2.20% | 3.90% | 5.29% | 2.03% | 2.43% | 0.77% | 3.58% | 1.01% |
| Wholesale trade | 1.07% | 1.40% | 2.32% | 1.71% | 1.03% | 0.12% | 1.13% | 0.43% |
| Retail trade | 0.78% | 1.29% | 1.69% | 1.67% | 1.10% | 0.11% | 1.05% | 0.47% |
| Fin., ins., real est. | 1.17% | 1.91% | 2.73% | 1.19% | 1.29% | 0.70% | 1.42% | 0.69% |
| Services | 0.69% | 0.92% | 1.26% | 1.32% | 1.20% | 0.37% | 0.81% | 0.66% |
| Unknown | 3.31% * | 3.31% * | ***** | ***** | ***** | ***** | 3.31% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.67% | 0.65% | 0.95% | 0.87% | 0.73% | 0.19% | 0.72% | 0.22% |
| For profit, unincorporated | 0.62% | 0.59% | 2.04% | 2.30% | 2.51% | 1.33% | 0.63% | 2.23% |
| Nonprofit | 1.57% | 2.18% | 2.87% | 1.74% | 1.14% | 1.26% | 1.95% | 0.75% |
| Unknown | 2.25% | 0.83% * | ***** | 3.79% | 1.93% | 0.23% | 2.41% * | 0.42% |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.84% | 0.87% | 2.41% | 3.22% | 4.22% | 1.44% | 0.84% | 1.91% |
| 5-9 years | 0.88% | 1.13% | 1.59% | 2.62% | 4.39% | 2.28% | 0.95% | 2.63% |
| 10-19 years | 1.35% | 1.24% | 3.04% | 1.14% | 1.68% | 1.18% | 1.49% | 1.15% |
| 20 or more years | 0.76% | 1.11% | 1.72% | 0.63% | 0.60% | 0.14% | 0.87% | 0.31% |
| Unknown | 0.33% | 6.73% * | 14.96% | 3.46% | 1.59% | 0.27% | 8.38% | 0.29% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.36% | 5.53% | 2.18% | 1.18% | 0.56% | 0.16% | 1.68% | 0.25% |
| 1 location only | 0.65% | 0.55% | 0.99% | 0.90% | 1.70% | 1.35% | 0.65% | 0.50% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.36% | 1.03% | 2.82% | 3.60% | 5.77% | 6.87% | 1.29% | 4.96% |
| 25-49% | 1.29% | 1.40% | 2.34% | 2.77% | 2.79% | 1.14% | 0.90% | 1.38% |
| 50-74% | 0.94% | 1.38% | 2.48% | 3.42% | 1.74% | 0.11% | 1.18% | 0.61% |
| 75% or more | 0.64% | 0.77% | 0.86% | 0.79% | 0.56% | 0.09% | 0.69% | 0.27% |
| Union presence | | | | | | | | |
| No union employees | 0.62% | 0.58% | 0.89% | 1.05% | 0.65% | 0.13% | 0.64% | 0.26% |
| Has union employees | 1.02% | 3.81% | 3.50% | 4.36% | 1.41% | 0.01% | 2.29% | 0.55% |
| Unknown | 2.33% | 2.93% | 6.80% | 6.24% | 2.85% | 0.95% | 3.23% | 0.79% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.74% | 0.62% | 2.18% | 4.09% | 2.10% | 0.60% | 0.59% | 1.25% |
| Less than 50% low wage | 0.74% | 0.68% | 1.19% | 0.98% | 0.40% | 0.19% | 0.76% | 0.20% |
| Unknown | 1.23% | 2.12% | 4.57% | 4.31% | 1.37% | 0.26% | 1.91% | 0.28% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.a(1998) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1998

| | Total | Less than 100 employees | 100 - 499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|-------------------------|---------------------|-----------------------|------------------------|----------------------|
| United States | 26.9% | 11.9% | 29.9% | 67.0% | 11.2% | 52.3% |
| Industry group | | | | | | |
| Agric., fish., forest. | 16.7% | 14.9% | 16.3% * | 56.4% | 14.3% | 38.3% |
| Mining | 40.3% | 15.2% * | 8.4% * | 80.8% | 13.1% * | 58.2% |
| Construction | 16.0% | 14.2% | 32.4% | 67.4% | 13.9% | 35.9% |
| Manufacturing | 24.3% | 10.3% | 40.2% | 64.5% | 9.2% | 46.8% |
| Transp., commu., util. | 40.1% | 11.9% | 43.0% | 74.7% | 11.7% | 64.8% |
| Wholesale trade | 27.1% | 11.7% | 40.4% | 72.8% | 10.9% | 56.8% |
| Retail trade | 35.6% | 11.9% | 29.2% | 63.9% | 10.4% | 54.5% |
| Fin., ins., real est. | 38.4% | 7.6% | 28.3% | 77.2% | 6.4% | 64.6% |
| Services | 19.8% | 12.2% | 25.1% | 59.9% | 11.9% | 40.9% |
| Ownership | | | | | | |
| For profit, incorporated | 28.6% | 10.5% | 32.9% | 68.0% | 9.7% | 54.9% |
| For profit, unincorporated | 12.6% | 10.4% | 23.3% | 49.7% | 10.1% | 32.3% |
| Nonprofit | 23.4% | 21.0% | 22.0% | 46.9% | 22.0% | 26.4% |
| Unknown | 66.5% | 54.7% | 26.7% * | 69.6% | **** | 67.1% |
| Age of firm | | | | | | |
| Less than 5 years | 12.4% | 9.0% | 20.7% | 79.5% | 8.8% | 43.4% |
| 5-9 years | 13.3% | 11.3% | 27.0% | 46.4% | 11.0% | 29.3% |
| 10-19 years | 14.9% | 11.0% | 22.0% | 59.9% | 10.7% | 33.3% |
| 20 or more years | 28.6% | 13.1% | 30.3% | 75.2% | 12.6% | 51.3% |
| Unknown | 61.0% | 43.1% | 48.6% | 62.6% | 23.0% * | 61.7% |
| Multi/single status | | | | | | |
| 2 or more locations | 49.4% | 17.6% | 30.9% | 67.1% | 15.0% | 55.4% |
| 1 location only | 11.2% | 11.0% | 23.5% | 34.9% | 10.8% | 17.6% |
| Percent full-time employees | | | | | | |
| Less than 25% | 23.5% | 20.6% | 14.2% * | 45.4% | 21.3% | 27.7% |
| 25-49% | 32.6% | 12.1% | 25.2% | 73.8% | 12.3% | 56.3% |
| 50-74% | 24.1% | 11.5% | 23.6% | 64.3% | 11.2% | 48.3% |
| 75% or more | 27.1% | 11.5% | 32.7% | 67.2% | 10.7% | 53.4% |
| Union presence | | | | | | |
| No union employees | 24.7% | 11.4% | 30.0% | 72.5% | 10.8% | 52.7% |
| Has union employees | 53.1% | 21.0% | 31.9% | 76.9% | 21.1% | 67.2% |
| Unknown | 28.7% | 16.5% | 24.1% | 33.8% | 14.2% | 33.3% |
| Percent low wage employees | | | | | | |
| 50% or more low wage | 26.4% | 12.0% | 22.9% | 75.5% | 11.9% | 48.1% |
| Less than 50% low wage | 19.1% | 11.5% | 29.3% | 68.2% | 11.1% | 42.8% |
| Unknown | 60.4% | 24.7% | 44.4% | 65.4% | 16.5% | 64.3% |

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

**** No estimate available. No reported values in cell.

Table I.A.2.a(1998) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and selected characteristics: United States, 1998

| | Total | Less than 100 employees | 100 - 499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|-------------------------|---------------------|-----------------------|------------------------|----------------------|
| United States | 0.48% | 0.41% | 1.30% | 0.91% | 0.54% | 0.74% |
| Industry group | | | | | | |
| Agric., fish., forest. | 2.39% | 2.63% | 6.80% * | 10.67% | 2.30% | 9.63% |
| Mining | 7.74% | 10.98% * | 10.89% * | 9.04% | 10.57% * | 10.48% |
| Construction | 1.96% | 1.95% | 7.52% | 9.56% | 1.95% | 4.15% |
| Manufacturing | 1.19% | 0.92% | 3.18% | 1.21% | 0.89% | 1.33% |
| Transp., commu., util. | 3.49% | 1.14% | 9.35% | 5.43% | 1.61% | 5.04% |
| Wholesale trade | 2.61% | 2.53% | 4.96% | 3.49% | 2.75% | 3.54% |
| Retail trade | 1.33% | 0.89% | 2.96% | 1.56% | 0.81% | 1.60% |
| Fin., ins., real est. | 1.62% | 1.01% | 5.60% | 1.87% | 1.19% | 2.43% |
| Services | 0.53% | 0.45% | 2.12% | 1.66% | 0.58% | 1.24% |
| Ownership | | | | | | |
| For profit, incorporated | 0.67% | 0.53% | 1.49% | 0.86% | 0.66% | 0.81% |
| For profit, unincorporated | 0.70% | 0.73% | 3.25% | 5.65% | 0.79% | 2.41% |
| Nonprofit | 0.60% | 0.73% | 2.51% | 3.71% | 0.76% | 1.63% |
| Unknown | 3.14% | 12.82% | 11.56% * | 3.46% | ***** | 3.14% |
| Age of firm | | | | | | |
| Less than 5 years | 0.98% | 1.06% | 5.12% | 4.23% | 1.12% | 2.59% |
| 5-9 years | 1.18% | 1.01% | 5.89% | 5.83% | 1.09% | 3.53% |
| 10-19 years | 0.64% | 0.79% | 4.10% | 3.88% | 0.88% | 2.16% |
| 20 or more years | 0.69% | 0.66% | 2.30% | 1.78% | 0.86% | 1.27% |
| Unknown | 0.83% | 5.67% | 5.09% | 0.80% | 7.35% * | 0.77% |
| Multi/single status | | | | | | |
| 2 or more locations | 0.78% | 1.22% | 1.44% | 0.91% | 1.34% | 0.75% |
| 1 location only | 0.49% | 0.52% | 1.93% | 6.37% | 0.56% | 1.30% |
| Percent full-time employees | | | | | | |
| Less than 25% | 2.38% | 4.25% | 4.83% * | 8.43% | 4.79% | 4.11% |
| 25-49% | 2.57% | 2.38% | 3.33% | 4.23% | 2.83% | 3.30% |
| 50-74% | 1.61% | 0.73% | 3.21% | 3.30% | 0.82% | 2.77% |
| 75% or more | 0.68% | 0.59% | 1.81% | 1.17% | 0.74% | 0.82% |
| Union presence | | | | | | |
| No union employees | 0.38% | 0.43% | 1.30% | 0.92% | 0.56% | 0.71% |
| Has union employees | 2.12% | 2.12% | 3.05% | 2.53% | 2.34% | 2.38% |
| Unknown | 3.45% | 2.80% | 5.76% | 4.45% | 3.56% | 4.09% |
| Percent low wage employees | | | | | | |
| 50% or more low wage | 1.60% | 2.14% | 2.33% | 2.85% | 2.28% | 2.75% |
| Less than 50% low wage | 0.46% | 0.43% | 1.86% | 1.53% | 0.52% | 0.88% |
| Unknown | 0.80% | 2.93% | 4.28% | 0.93% | 3.09% | 0.84% |

Source: Agency for Health Care Policy and Research, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 49.2% | 72.7% | 58.2% | 45.7% | 28.8% | 13.4% | 66.4% | 21.5% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 73.0% | 79.5% | 65.8% | 58.5% | 57.2% | 24.8% * | 76.6% | 40.3% |
| Mining | 44.6% | 60.0% | 64.7% | 30.1% * | 35.5% | 34.9% | 62.3% | 33.0% |
| Construction | 64.4% | 67.5% | 65.3% | 54.2% | 48.0% | 40.9% | 65.6% | 52.8% |
| Manufacturing | 45.5% | 68.1% | 49.5% | 41.2% | 32.1% | 22.0% | 56.3% | 29.4% |
| Transp., comm., util. | 50.7% | 71.1% | 68.1% | 39.9% | 32.8% | 39.7% | 66.1% | 37.4% |
| Wholesale trade | 53.5% | 76.1% | 57.6% | 49.6% | 29.4% | 22.7% | 67.8% | 27.3% |
| Retail trade | 30.4% | 62.9% | 53.8% | 35.3% | 18.0% | 6.4% | 56.3% | 11.0% |
| Fin., ins., real est. | 41.6% | 75.3% | 68.1% | 56.1% | 26.8% | 9.5% | 72.6% | 16.2% |
| Services | 58.4% | 75.8% | 58.0% | 49.3% | 34.6% | 14.6% | 69.7% | 28.1% |
| Unknown | 68.8% * | 68.8% * | ***** | ***** | ***** | ***** | 68.8% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 45.7% | 71.9% | 56.2% | 43.2% | 26.1% | 13.5% | 64.3% | 19.7% |
| For profit, unincorporated | 65.1% | 71.4% | 63.5% | 48.0% | 32.7% | 16.7% | 69.5% | 31.2% |
| Nonprofit | 63.1% | 79.0% | 66.9% | 57.5% | 39.7% | 25.3% | 73.3% | 41.1% |
| Unknown | 10.2% | 100.0% * | ***** | 27.6% * | 17.6% * | 8.3% | 53.6% * | 9.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 59.2% | 69.6% | 45.2% | 44.5% | 27.4% | 5.6% * | 63.5% | 21.9% |
| 5-9 years | 60.6% | 70.6% | 58.0% | 38.1% | 23.0% | 19.4% | 65.4% | 27.1% |
| 10-19 years | 60.7% | 73.2% | 60.1% | 46.0% | 29.4% | 23.0% | 67.7% | 30.2% |
| 20 or more years | 50.3% | 74.9% | 60.2% | 48.4% | 32.6% | 14.5% | 67.0% | 26.5% |
| Unknown | 13.4% | 70.9% * | 55.1% * | 28.1% | 16.2% | 12.0% | 58.1% | 12.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.4% | 45.6% | 56.2% | 43.8% | 27.8% | 13.3% | 50.9% | 19.8% |
| 1 location only | 66.6% | 73.3% | 58.6% | 47.5% | 38.2% | 44.8% | 68.1% | 40.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 52.7% | 68.2% | 70.0% | 48.0% | 31.4% | 10.5% * | 65.0% | 29.2% |
| 25-49% | 40.3% | 71.2% | 58.8% | 38.3% | 24.6% | 3.1% | 64.5% | 12.0% |
| 50-74% | 47.4% | 69.0% | 53.8% | 40.0% | 26.5% | 8.2% | 63.5% | 16.9% |
| 75% or more | 50.2% | 73.8% | 58.5% | 46.9% | 29.6% | 15.4% | 67.1% | 22.9% |
| Union presence | | | | | | | | |
| No union employees | 50.8% | 72.4% | 57.8% | 44.4% | 27.2% | 9.6% | 66.1% | 20.2% |
| Has union employees | 48.2% | 77.6% | 75.1% | 62.6% | 51.2% | 31.2% | 75.5% | 36.1% |
| Unknown | 26.4% | 78.1% | 40.7% | 56.4% | 29.5% | 10.6% | 65.6% | 14.0% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 46.0% | 73.1% | 56.1% | 34.9% | 22.8% | 9.6% | 63.8% | 19.1% |
| Less than 50% low wage | 57.2% | 72.7% | 58.2% | 47.2% | 32.7% | 18.3% | 66.6% | 29.9% |
| Unknown | 16.4% | 71.5% | 61.5% | 42.6% | 14.2% | 11.5% | 67.2% | 12.0% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.61% | 0.94% | 1.23% | 0.50% | 0.86% | 0.80% | 0.76% | 0.58% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3.07% | 5.48% | 11.17% | 8.81% | 14.92% | 9.95% * | 3.20% | 6.90% |
| Mining | 6.08% | 15.46% | 16.17% | 11.79% * | 10.34% | 8.49% | 12.73% | 8.41% |
| Construction | 1.88% | 2.78% | 3.19% | 4.28% | 7.58% | 8.66% | 2.06% | 4.15% |
| Manufacturing | 2.00% | 4.44% | 4.30% | 2.05% | 2.76% | 1.88% | 2.96% | 1.47% |
| Transp., comm., util. | 2.81% | 2.44% | 5.79% | 7.01% | 4.76% | 6.40% | 2.92% | 4.64% |
| Wholesale trade | 2.10% | 1.49% | 3.90% | 3.85% | 5.16% | 2.53% | 1.80% | 2.99% |
| Retail trade | 0.83% | 3.39% | 2.98% | 2.58% | 1.64% | 0.68% | 1.84% | 0.57% |
| Fin., ins., real est. | 1.36% | 2.87% | 4.24% | 5.56% | 4.49% | 1.84% | 1.86% | 1.79% |
| Services | 1.06% | 1.02% | 1.70% | 2.20% | 3.01% | 1.26% | 1.04% | 1.37% |
| Unknown | 21.02% * | 21.02% * | ***** | ***** | ***** | ***** | 21.02% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.62% | 1.42% | 1.77% | 0.60% | 0.85% | 0.98% | 0.93% | 0.67% |
| For profit, unincorporated | 1.76% | 1.75% | 4.59% | 3.86% | 4.21% | 3.80% | 1.77% | 3.31% |
| Nonprofit | 1.22% | 1.79% | 3.31% | 2.35% | 3.85% | 4.24% | 1.28% | 2.14% |
| Unknown | 1.45% | 31.62% * | ***** | 14.54% * | 5.99% * | 1.44% | 17.65% * | 1.34% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.98% | 2.42% | 3.56% | 2.77% | 5.76% | 2.86% * | 2.25% | 3.41% |
| 5-9 years | 1.32% | 1.44% | 2.84% | 2.56% | 3.99% | 5.46% | 1.39% | 1.48% |
| 10-19 years | 1.15% | 1.61% | 2.05% | 1.87% | 2.75% | 2.54% | 1.33% | 1.65% |
| 20 or more years | 0.97% | 1.52% | 1.98% | 0.85% | 0.88% | 1.61% | 0.94% | 0.95% |
| Unknown | 0.92% | 21.57% * | 16.59% * | 4.79% | 3.25% | 0.77% | 10.15% | 0.83% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.60% | 6.76% | 3.22% | 1.42% | 1.09% | 0.80% | 2.22% | 0.68% |
| 1 location only | 0.82% | 0.90% | 1.31% | 1.24% | 2.11% | 6.21% | 0.87% | 1.15% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.08% | 5.85% | 5.07% | 5.01% | 5.61% | 3.82% * | 4.15% | 2.65% |
| 25-49% | 1.91% | 3.39% | 5.18% | 5.35% | 3.09% | 0.70% | 2.33% | 1.25% |
| 50-74% | 1.25% | 1.95% | 3.05% | 3.56% | 3.58% | 0.69% | 1.45% | 1.72% |
| 75% or more | 0.79% | 1.25% | 1.59% | 1.02% | 0.95% | 0.93% | 1.09% | 0.70% |
| Union presence | | | | | | | | |
| No union employees | 0.71% | 1.03% | 1.22% | 0.58% | 0.91% | 0.79% | 0.81% | 0.60% |
| Has union employees | 1.70% | 5.86% | 5.59% | 3.97% | 3.41% | 2.27% | 3.30% | 2.09% |
| Unknown | 2.62% | 5.95% | 5.73% | 6.97% | 8.21% | 1.44% | 4.52% | 1.82% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.17% | 2.49% | 5.48% | 2.46% | 2.35% | 2.48% | 2.10% | 2.09% |
| Less than 50% low wage | 0.68% | 0.93% | 1.27% | 0.74% | 0.92% | 1.99% | 0.76% | 0.96% |
| Unknown | 0.73% | 5.76% | 9.44% | 6.06% | 2.83% | 0.67% | 4.92% | 0.61% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 16.0% | 22.2% | 19.0% | 15.7% | 10.2% | 6.2% | 20.8% | 8.4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 17.9% | 22.0% | 10.9% * | 3.5% * | 4.1% * | 12.8% * | 18.9% | 8.7% * |
| Mining | 5.4% * | ***** | 13.7% * | ***** | 17.8% * | 1.0% * | 3.6% * | 6.6% * |
| Construction | 18.3% | 19.0% | 21.2% | 14.4% | 7.7% * | 8.9% * | 19.2% | 9.7% |
| Manufacturing | 15.5% | 21.6% | 17.2% | 13.7% | 12.9% | 8.4% | 18.6% | 10.9% |
| Transp., comm., util. | 22.0% | 29.9% | 28.6% | 9.8% * | 12.8% | 21.0% | 26.5% | 18.2% |
| Wholesale trade | 19.0% | 27.6% | 21.2% | 14.4% | 9.5% * | 9.4% | 24.3% | 9.2% |
| Retail trade | 10.5% | 20.8% | 17.8% | 13.6% | 3.9% | 3.4% | 19.1% | 4.1% |
| Fin., ins., real est. | 13.3% | 22.9% | 18.4% | 17.8% | 8.8% * | 4.8% | 21.5% | 6.7% |
| Services | 18.6% | 22.2% | 18.6% | 19.2% | 14.8% | 6.0% | 21.1% | 11.9% |
| Unknown | 35.6% * | 35.6% * | ***** | ***** | ***** | ***** | 35.6% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 14.8% | 22.3% | 17.9% | 13.5% | 7.9% | 6.2% | 20.1% | 7.4% |
| For profit, unincorporated | 19.9% | 20.9% | 20.1% | 22.6% | 10.3% | 8.8% * | 20.9% | 12.3% |
| Nonprofit | 22.7% | 24.3% | 25.5% | 23.3% | 18.1% | 15.0% * | 24.4% | 18.8% |
| Unknown | 4.3% | ***** | ***** | 7.6% * | 15.5% * | 2.7% * | ***** | 4.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 21.2% | 25.6% | 16.3% | 12.5% | 8.0% | 0.7% * | 23.1% | 4.9% * |
| 5-9 years | 18.0% | 21.2% | 15.7% | 12.9% | 6.9% * | 6.4% * | 19.6% | 7.5% |
| 10-19 years | 18.7% | 21.1% | 19.9% | 15.0% | 9.4% | 15.6% | 20.3% | 11.7% |
| 20 or more years | 16.7% | 22.0% | 20.3% | 17.2% | 11.8% | 8.0% | 20.8% | 10.9% |
| Unknown | 5.1% | 37.1% * | 9.9% * | 12.3% * | 6.8% * | 4.6% | 17.6% * | 4.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8.9% | 12.5% * | 16.0% | 14.2% | 9.7% | 6.2% | 14.6% | 7.9% |
| 1 location only | 21.1% | 22.4% | 19.5% | 17.0% | 14.9% | 11.1% * | 21.5% | 13.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 13.5% | 14.1% | 21.7% * | 14.2% * | 9.9% | 6.1% * | 15.5% | 9.8% |
| 25-49% | 11.9% | 18.6% | 19.2% | 15.7% | 5.9% | 1.6% * | 18.4% | 4.2% |
| 50-74% | 14.6% | 20.0% | 18.7% | 13.5% | 9.5% | 2.5% * | 19.2% | 5.9% |
| 75% or more | 16.8% | 23.3% | 18.9% | 16.0% | 10.8% | 7.3% | 21.5% | 9.2% |
| Union presence | | | | | | | | |
| No union employees | 16.1% | 22.3% | 18.8% | 15.0% | 9.3% | 3.3% | 20.7% | 6.9% |
| Has union employees | 21.0% | 22.7% | 27.5% | 23.5% | 22.6% | 18.6% | 25.2% | 19.2% |
| Unknown | 9.0% | 18.4% * | 9.4% * | 24.2% | 10.7% * | 5.3% | 16.4% | 6.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.4% | 22.3% | 18.1% | 14.1% | 7.4% * | 7.0% * | 20.5% | 7.8% |
| Less than 50% low wage | 18.5% | 22.2% | 19.1% | 15.6% | 11.3% | 10.8% | 20.8% | 11.8% |
| Unknown | 5.8% | 22.3% | 14.9% | 20.6% * | 7.0% * | 4.0% | 20.9% | 4.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.63% | 1.17% | 0.78% | 1.15% | 0.79% | 0.59% | 0.86% | 0.42% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.33% | 3.03% | 3.92% * | 2.05% * | 1.81% * | 8.60% * | 2.37% | 3.05% * |
| Mining | 2.47% * | ***** | 10.07% * | ***** | 9.08% * | 0.99% * | 5.72% * | 6.46% * |
| Construction | 2.34% | 3.23% | 3.28% | 3.44% | 5.10% * | 4.64% * | 2.44% | 2.07% |
| Manufacturing | 1.97% | 4.15% | 3.81% | 2.41% | 2.24% | 1.11% | 3.09% | 1.03% |
| Transp., comm., util. | 2.78% | 5.12% | 7.19% | 4.27% * | 3.42% | 4.32% | 4.13% | 3.24% |
| Wholesale trade | 2.55% | 4.22% | 4.10% | 4.13% | 2.97% * | 2.27% | 3.11% | 2.53% |
| Retail trade | 0.46% | 2.02% | 1.23% | 1.63% | 0.59% | 0.49% | 1.15% | 0.43% |
| Fin., ins., real est. | 1.30% | 3.23% | 4.42% | 3.56% | 3.02% * | 1.33% | 2.12% | 1.35% |
| Services | 0.85% | 1.35% | 1.51% | 1.55% | 1.94% | 0.77% | 1.13% | 1.16% |
| Unknown | 13.16% * | 13.16% * | ***** | ***** | ***** | ***** | 13.16% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.67% | 1.45% | 0.96% | 1.15% | 0.57% | 0.67% | 1.06% | 0.36% |
| For profit, unincorporated | 0.94% | 1.07% | 3.57% | 4.95% | 1.95% | 2.69% * | 0.96% | 1.68% |
| Nonprofit | 1.55% | 2.44% | 3.33% | 2.78% | 2.48% | 4.68% * | 1.74% | 2.14% |
| Unknown | 1.15% | ***** | ***** | 5.98% * | 6.00% * | 1.00% * | ***** | 1.15% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.81% | 2.05% | 3.50% | 3.25% | 2.25% | 0.51% * | 2.03% | 1.51% * |
| 5-9 years | 1.52% | 2.29% | 2.36% | 1.72% | 3.35% * | 3.50% * | 1.63% | 1.81% |
| 10-19 years | 0.91% | 1.50% | 0.82% | 1.66% | 1.13% | 2.76% | 1.08% | 1.52% |
| 20 or more years | 0.82% | 1.92% | 1.52% | 1.46% | 0.93% | 0.88% | 1.23% | 0.75% |
| Unknown | 0.44% | 13.47% * | 3.92% * | 4.72% * | 2.14% * | 0.44% | 6.73% * | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.50% | 3.80% * | 2.79% | 2.07% | 0.98% | 0.59% | 1.66% | 0.50% |
| 1 location only | 0.90% | 1.18% | 1.09% | 1.03% | 2.16% | 6.87% * | 0.98% | 1.38% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.90% | 3.01% | 7.41% * | 4.49% * | 2.38% | 3.67% * | 2.56% | 2.15% |
| 25-49% | 1.14% | 3.03% | 2.54% | 4.70% | 1.55% | 0.60% * | 1.75% | 0.71% |
| 50-74% | 1.03% | 2.36% | 3.07% | 2.03% | 1.56% | 0.82% * | 1.57% | 0.86% |
| 75% or more | 0.67% | 1.36% | 0.86% | 1.37% | 0.96% | 0.70% | 0.91% | 0.56% |
| Union presence | | | | | | | | |
| No union employees | 0.62% | 1.20% | 0.84% | 0.97% | 0.76% | 0.41% | 0.84% | 0.36% |
| Has union employees | 1.90% | 5.94% | 5.36% | 3.83% | 3.96% | 1.93% | 4.23% | 1.83% |
| Unknown | 1.20% | 6.88% * | 6.48% * | 6.62% | 3.85% * | 1.01% | 3.89% | 1.02% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.33% | 2.94% | 4.27% | 3.88% | 2.54% * | 2.53% * | 1.97% | 1.69% |
| Less than 50% low wage | 0.77% | 1.15% | 0.83% | 1.03% | 0.97% | 1.32% | 0.89% | 0.76% |
| Unknown | 0.55% | 5.17% | 4.41% | 7.07% * | 2.35% * | 0.40% | 4.18% | 0.39% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 26.4% | 35.7% | 31.8% | 27.9% | 18.9% | 9.0% | 34.2% | 13.8% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 34.0% | 33.2% | 37.4% | 41.8% | 46.0% * | 9.9% * | 34.8% | 27.1% |
| Mining | 24.7% | 36.9% * | 36.7% * | 12.6% * | 8.2% * | 24.0% | 35.2% * | 17.8% |
| Construction | 32.8% | 32.2% | 34.4% | 33.3% | 45.1% | 6.8% * | 32.4% | 37.4% |
| Manufacturing | 27.6% | 35.4% | 30.2% | 28.5% | 24.2% | 13.5% | 32.4% | 20.4% |
| Transp., comm., util. | 32.1% | 36.5% | 32.1% | 23.7% | 18.2% | 35.3% | 34.3% | 30.2% |
| Wholesale trade | 29.7% | 37.0% | 33.7% | 33.5% | 18.2% | 14.8% | 35.8% | 18.4% |
| Retail trade | 14.5% | 27.3% | 24.6% | 18.7% | 13.2% | 3.0% | 25.5% | 6.4% |
| Fin., ins., real est. | 25.6% | 42.8% | 43.3% | 40.0% | 17.9% | 6.9% | 43.9% | 10.8% |
| Services | 30.7% | 37.6% | 32.4% | 28.4% | 20.4% | 10.1% | 36.0% | 16.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 25.5% | 36.5% | 31.3% | 27.0% | 18.1% | 9.4% | 34.3% | 13.2% |
| For profit, unincorporated | 30.7% | 32.4% | 34.6% | 23.9% | 21.3% | 8.1% | 32.3% | 18.3% |
| Nonprofit | 32.4% | 38.0% | 33.0% | 34.4% | 23.4% | 11.4% | 36.5% | 23.5% |
| Unknown | 5.0% | ***** | ***** | 20.0% * | 2.5% * | 4.8% | 15.4% * | 4.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 30.3% | 34.0% | 24.2% | 28.5% | 21.6% | 4.6% * | 32.0% | 15.9% |
| 5-9 years | 33.6% | 37.5% | 33.5% | 25.6% | 18.3% | 11.1% | 35.5% | 20.7% |
| 10-19 years | 32.3% | 36.4% | 32.6% | 28.4% | 20.0% | 17.5% | 35.2% | 19.3% |
| 20 or more years | 26.9% | 34.8% | 32.4% | 28.9% | 20.8% | 11.2% | 33.6% | 17.3% |
| Unknown | 7.8% | 33.8% * | 45.3% * | 13.9% * | 8.8% | 7.1% | 37.0% | 7.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 15.7% | 26.9% | 34.1% | 27.2% | 18.1% | 9.0% | 32.4% | 12.7% |
| 1 location only | 33.9% | 35.9% | 31.3% | 28.5% | 25.5% | 34.5% | 34.4% | 25.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 27.3% | 35.0% | 33.7% | 25.5% | 19.2% | 4.3% * | 33.4% | 15.5% |
| 25-49% | 19.5% | 35.3% | 23.4% | 17.1% | 16.4% | 1.6% | 30.3% | 7.0% |
| 50-74% | 24.7% | 34.3% | 28.1% | 20.9% | 18.1% | 5.5% | 32.1% | 10.8% |
| 75% or more | 27.2% | 36.0% | 33.0% | 29.7% | 19.2% | 10.5% | 34.9% | 14.9% |
| Union presence | | | | | | | | |
| No union employees | 26.7% | 35.1% | 31.6% | 27.2% | 18.0% | 6.0% | 33.7% | 12.7% |
| Has union employees | 30.8% | 46.3% | 39.5% | 37.9% | 29.7% | 23.4% | 42.7% | 25.5% |
| Unknown | 16.3% | 48.7% | 24.5% | 32.0% | 20.9% * | 6.4% | 40.8% | 8.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 20.2% | 28.4% | 25.1% | 15.4% | 13.5% | 8.5% | 25.7% | 11.8% |
| Less than 50% low wage | 31.2% | 36.5% | 32.0% | 29.7% | 22.2% | 13.8% | 35.0% | 20.0% |
| Unknown | 9.0% | 28.9% | 42.1% | 20.4% | 6.6% | 6.8% | 32.4% | 6.9% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.28% | 0.81% | 0.98% | 0.90% | 0.69% | 0.73% | 0.49% | 0.66% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.18% | 2.65% | 7.32% | 9.33% | 14.28% * | 7.42% * | 2.49% | 7.19% |
| Mining | 6.00% | 12.34% * | 14.29% * | 6.82% * | 4.96% * | 6.72% | 13.33% * | 4.08% |
| Construction | 1.84% | 2.97% | 4.12% | 4.32% | 8.30% | 3.38% * | 1.99% | 4.08% |
| Manufacturing | 0.89% | 3.04% | 3.43% | 2.74% | 2.11% | 1.29% | 1.35% | 0.99% |
| Transp., comm., util. | 2.74% | 4.89% | 4.90% | 4.19% | 3.21% | 5.75% | 4.20% | 4.07% |
| Wholesale trade | 1.48% | 3.20% | 3.38% | 3.31% | 2.51% | 2.42% | 1.86% | 1.94% |
| Retail trade | 0.64% | 2.30% | 1.80% | 1.57% | 1.37% | 0.58% | 1.33% | 0.33% |
| Fin., ins., real est. | 1.29% | 3.77% | 2.92% | 6.95% | 3.12% | 1.97% | 2.58% | 1.52% |
| Services | 0.63% | 1.22% | 1.28% | 1.11% | 2.38% | 1.40% | 1.04% | 1.42% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.33% | 0.93% | 1.41% | 0.87% | 0.50% | 0.83% | 0.41% | 0.67% |
| For profit, unincorporated | 1.56% | 2.02% | 4.46% | 3.42% | 4.72% | 1.85% | 1.75% | 3.23% |
| Nonprofit | 1.12% | 2.75% | 4.67% | 3.32% | 3.18% | 2.58% | 1.99% | 2.29% |
| Unknown | 0.75% | ***** | ***** | 12.55% * | 1.25% * | 0.87% | 5.05% * | 0.73% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.85% | 2.86% | 2.46% | 2.92% | 4.85% | 2.92% * | 1.95% | 2.73% |
| 5-9 years | 1.26% | 2.05% | 1.72% | 1.96% | 3.21% | 3.05% | 1.45% | 1.59% |
| 10-19 years | 1.04% | 1.29% | 2.06% | 1.91% | 1.91% | 3.21% | 1.17% | 1.34% |
| 20 or more years | 0.56% | 1.21% | 1.06% | 1.44% | 0.82% | 1.66% | 0.78% | 1.07% |
| Unknown | 0.90% | 12.77% * | 14.84% * | 5.69% * | 1.90% | 0.75% | 10.02% | 0.80% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.65% | 6.32% | 3.69% | 1.84% | 0.75% | 0.73% | 1.48% | 0.68% |
| 1 location only | 0.54% | 0.80% | 0.72% | 0.92% | 1.16% | 5.30% | 0.56% | 1.13% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.86% | 6.72% | 9.02% | 5.49% | 3.82% | 1.34% * | 5.21% | 2.09% |
| 25-49% | 1.45% | 2.98% | 4.60% | 3.14% | 2.00% | 0.40% | 2.16% | 0.90% |
| 50-74% | 1.34% | 2.04% | 3.52% | 3.09% | 4.10% | 0.92% | 2.05% | 1.52% |
| 75% or more | 0.33% | 0.81% | 1.17% | 1.12% | 0.78% | 0.99% | 0.45% | 0.83% |
| Union presence | | | | | | | | |
| No union employees | 0.40% | 1.07% | 0.95% | 0.88% | 0.78% | 0.71% | 0.61% | 0.71% |
| Has union employees | 2.32% | 7.64% | 5.99% | 3.59% | 2.27% | 2.40% | 4.96% | 2.18% |
| Unknown | 2.23% | 7.87% | 5.69% | 5.99% | 8.63% * | 1.28% | 4.73% | 1.50% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.42% | 2.87% | 4.94% | 2.38% | 2.26% | 2.53% | 2.31% | 1.51% |
| Less than 50% low wage | 0.46% | 0.97% | 0.99% | 1.13% | 1.00% | 2.10% | 0.60% | 1.17% |
| Unknown | 0.77% | 5.86% | 7.79% | 5.07% | 1.75% | 0.48% | 4.57% | 0.56% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 10.6% | 17.5% | 10.9% | 6.7% | 3.9% | 3.6% | 14.6% | 4.2% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 23.5% | 27.5% | 17.5% * | 14.1% * | 10.6% * | 5.2% * | 25.3% | 7.6% * |
| Mining | 15.8% | 23.1% * | 23.2% * | 17.5% * | 9.4% * | 10.9% * | 25.9% * | 9.2% * |
| Construction | 16.2% | 18.1% | 15.1% | 10.9% | 1.6% * | 25.2% * | 16.8% | 10.1% |
| Manufacturing | 7.6% | 12.9% | 7.3% | 3.9% | 4.2% * | 7.1% | 9.2% | 5.1% |
| Transp., comm., util. | 6.9% | 8.3% | 10.4% | 8.2% * | 4.3% * | 5.1% * | 8.4% | 5.7% |
| Wholesale trade | 9.5% | 15.1% | 6.3% | 4.1% * | 4.6% * | 8.9% | 11.2% | 6.4% |
| Retail trade | 6.9% | 16.1% | 13.3% | 5.8% | 2.5% | 1.2% | 13.4% | 2.0% |
| Fin., ins., real est. | 7.5% | 12.7% | 7.6% | 5.8% * | 3.6% * | 4.6% * | 10.8% | 4.7% |
| Services | 13.1% | 19.2% | 10.9% | 7.8% | 4.7% | 3.3% | 16.2% | 4.9% |
| Unknown | 33.1% * | 33.1% * | ***** | ***** | ***** | ***** | 33.1% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 9.2% | 15.5% | 10.2% | 6.4% | 3.8% | 3.8% | 12.8% | 4.2% |
| For profit, unincorporated | 17.1% | 20.6% | 12.4% | 4.9% * | 4.8% * | 2.2% * | 18.8% | 3.9% |
| Nonprofit | 14.3% | 22.2% | 14.6% | 9.2% | 4.6% | 2.3% * | 18.4% | 5.6% |
| Unknown | 2.4% | 100.0% * | ***** | ***** | 0.5% * | 2.3% * | 38.3% * | 2.1% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 10.4% | 12.7% | 8.3% * | 4.9% * | 1.3% * | 0.6% * | 11.2% | 2.8% * |
| 5-9 years | 11.5% | 14.2% | 11.7% | 2.7% | 2.6% * | 5.6% * | 12.8% | 2.9% |
| 10-19 years | 13.1% | 17.9% | 10.4% | 7.2% | 4.5% | 1.4% * | 14.9% | 5.1% |
| 20 or more years | 11.8% | 21.5% | 11.8% | 7.7% | 4.5% | 4.4% | 16.6% | 5.1% |
| Unknown | 3.2% | ***** | ***** | 4.0% * | 2.1% * | 3.4% | 6.8% * | 3.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4.7% | 8.0% * | 10.4% | 7.3% | 3.8% | 3.6% | 8.3% | 4.1% |
| 1 location only | 14.7% | 17.7% | 11.0% | 6.2% | 4.6% | 9.0% * | 15.3% | 5.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 13.4% | 20.4% | 15.7% | 12.1% | 2.7% * | 0.8% * | 17.3% | 6.1% |
| 25-49% | 9.7% | 17.7% | 16.7% | 8.5% | 3.3% * | 0.4% * | 16.3% | 2.0% * |
| 50-74% | 11.3% | 17.6% | 11.0% | 8.1% | 3.7% | 2.6% | 15.4% | 3.5% |
| 75% or more | 10.5% | 17.4% | 10.3% | 6.1% | 4.1% | 4.2% | 14.2% | 4.5% |
| Union presence | | | | | | | | |
| No union employees | 11.0% | 17.5% | 10.6% | 6.4% | 3.7% | 2.9% | 14.5% | 3.9% |
| Has union employees | 11.6% | 17.4% | 19.0% | 13.2% | 8.2% | 8.8% | 17.7% | 8.9% |
| Unknown | 4.0% | 17.2% | 6.7% * | 2.8% * | 1.2% * | 1.3% * | 12.7% | 1.2% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 13.3% | 25.4% | 14.5% | 6.3% * | 3.9% | 0.7% * | 19.9% | 3.5% |
| Less than 50% low wage | 11.7% | 16.6% | 10.8% | 6.8% | 4.2% | 4.1% | 14.0% | 4.9% |
| Unknown | 4.6% | 24.2% | 4.6% * | 6.6% * | 2.4% * | 3.7% | 17.1% | 3.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.b.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.26% | 0.41% | 0.78% | 0.71% | 0.48% | 0.39% | 0.41% | 0.29% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1.97% | 4.33% | 10.81% * | 6.09% * | 6.00% * | 7.50% * | 1.80% | 2.92% * |
| Mining | 4.69% | 15.13% * | 10.45% * | 10.16% * | 4.87% * | 3.70% * | 14.47% * | 2.84% * |
| Construction | 1.26% | 1.57% | 4.13% | 1.80% | 1.98% * | 8.00% * | 1.50% | 2.57% |
| Manufacturing | 0.69% | 2.01% | 1.58% | 0.91% | 1.85% * | 0.89% | 1.13% | 0.97% |
| Transp., comm., util. | 1.02% | 2.42% | 2.03% | 3.38% * | 1.32% * | 1.73% * | 1.38% | 1.27% |
| Wholesale trade | 1.61% | 4.24% | 1.69% | 1.71% * | 1.65% * | 1.75% | 2.47% | 1.40% |
| Retail trade | 0.54% | 2.14% | 2.64% | 0.92% | 0.57% | 0.20% | 1.26% | 0.33% |
| Fin., ins., real est. | 1.28% | 2.26% | 1.51% | 2.66% * | 1.27% * | 1.62% * | 1.61% | 1.26% |
| Services | 0.59% | 0.88% | 0.98% | 1.37% | 0.74% | 0.89% | 0.79% | 0.72% |
| Unknown | 12.62% * | 12.62% * | ***** | ***** | ***** | ***** | 12.62% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.30% | 0.67% | 0.99% | 0.71% | 0.71% | 0.49% | 0.51% | 0.35% |
| For profit, unincorporated | 0.99% | 1.28% | 2.62% | 1.64% * | 1.45% * | 1.23% * | 1.06% | 0.92% |
| Nonprofit | 1.08% | 2.01% | 1.47% | 2.09% | 0.84% | 1.14% * | 1.28% | 0.76% |
| Unknown | 0.70% | 31.62% * | ***** | ***** | 0.29% * | 0.80% * | 12.60% * | 0.68% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.65% | 2.12% | 3.21% * | 1.85% * | 1.14% * | 0.33% * | 1.82% | 1.24% * |
| 5-9 years | 1.04% | 1.56% | 2.46% | 0.70% | 1.19% * | 4.65% * | 1.18% | 0.63% |
| 10-19 years | 0.79% | 1.25% | 0.96% | 1.41% | 1.17% | 0.84% * | 0.99% | 0.74% |
| 20 or more years | 0.47% | 0.94% | 1.19% | 1.11% | 0.77% | 0.71% | 0.71% | 0.45% |
| Unknown | 0.36% | ***** | ***** | 2.10% * | 1.04% * | 0.42% | 2.83% * | 0.38% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.27% | 2.81% * | 1.74% | 1.09% | 0.56% | 0.39% | 0.72% | 0.29% |
| 1 location only | 0.40% | 0.39% | 0.83% | 0.61% | 0.97% | 4.58% * | 0.41% | 0.70% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.01% | 3.93% | 3.95% | 3.01% | 1.15% * | 0.35% * | 2.71% | 1.71% |
| 25-49% | 1.10% | 2.00% | 3.96% | 2.04% | 1.20% * | 0.25% * | 1.86% | 0.66% * |
| 50-74% | 1.28% | 2.48% | 2.15% | 1.82% | 1.05% | 0.52% | 1.99% | 0.60% |
| 75% or more | 0.35% | 0.65% | 0.93% | 0.71% | 0.62% | 0.49% | 0.61% | 0.28% |
| Union presence | | | | | | | | |
| No union employees | 0.24% | 0.37% | 0.84% | 0.71% | 0.63% | 0.34% | 0.36% | 0.35% |
| Has union employees | 1.36% | 3.62% | 5.48% | 3.22% | 1.96% | 1.53% | 2.85% | 1.04% |
| Unknown | 0.59% | 3.20% | 3.30% * | 1.47% * | 0.72% * | 0.63% * | 2.38% | 0.46% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.82% | 1.33% | 4.19% | 1.94% * | 0.92% | 0.35% * | 1.06% | 0.93% |
| Less than 50% low wage | 0.33% | 0.49% | 0.67% | 0.87% | 0.58% | 0.86% | 0.37% | 0.41% |
| Unknown | 0.22% | 7.21% | 2.17% * | 2.58% * | 1.01% * | 0.47% | 3.40% | 0.40% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 28.9% | 48.1% | 32.9% | 19.9% | 8.3% | 7.1% | 41.3% | 8.7% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 52.1% | 54.8% | 68.7% | 33.3% | 13.7% * | 10.6% * | 55.7% | 20.1% |
| Mining | 39.6% | 74.9% | 61.8% | 19.0% * | 15.8% * | 23.5% * | 71.8% | 18.5% * |
| Construction | 47.9% | 55.3% | 42.0% | 32.2% | 17.4% * | 12.7% * | 50.0% | 27.6% |
| Manufacturing | 26.0% | 46.7% | 26.1% | 18.5% | 13.7% | 13.9% | 33.9% | 14.3% |
| Transp., commu., util. | 29.6% | 40.9% | 38.7% | 23.4% | 11.4% * | 25.7% | 37.8% | 22.5% |
| Wholesale trade | 32.6% | 55.6% | 32.7% | 17.6% | 9.1% | 13.6% | 43.9% | 12.0% |
| Retail trade | 17.7% | 42.0% | 31.0% | 18.6% | 6.0% | 2.9% | 35.3% | 4.6% |
| Fin., ins., real est. | 21.0% | 46.5% | 33.5% | 17.0% | 2.1% * | 4.2% * | 41.7% | 4.2% |
| Services | 32.4% | 46.8% | 30.7% | 19.2% | 9.4% | 7.0% | 41.0% | 9.5% |
| Unknown | 66.9% * | 66.9% * | ***** | ***** | ***** | ***** | 66.9% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 27.6% | 49.4% | 32.5% | 19.0% | 8.6% | 7.6% | 41.0% | 8.9% |
| For profit, unincorporated | 36.3% | 41.4% | 34.4% | 22.1% | 6.2% * | 8.6% | 39.6% | 10.7% |
| Nonprofit | 34.8% | 54.1% | 34.8% | 23.7% | 9.0% | 7.7% | 45.8% | 11.1% |
| Unknown | 2.5% * | ***** | ***** | 6.6% * | 0.7% * | 2.6% * | 15.4% * | 2.4% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 35.6% | 44.0% | 24.1% | 22.3% | 6.1% * | 0.9% * | 38.9% | 7.0% |
| 5-9 years | 37.6% | 47.9% | 30.5% | 14.8% | 8.3% * | 4.5% * | 41.7% | 9.2% |
| 10-19 years | 36.3% | 48.0% | 33.2% | 20.1% | 8.7% | 15.6% | 41.7% | 12.9% |
| 20 or more years | 29.1% | 50.2% | 36.2% | 21.3% | 9.5% | 8.6% | 42.1% | 10.6% |
| Unknown | 5.8% | 70.9% * | ***** | 7.1% * | 3.4% * | 5.9% | 22.4% * | 5.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 10.6% | 32.5% | 30.8% | 16.2% | 7.8% | 7.1% | 25.4% | 8.0% |
| 1 location only | 41.7% | 48.4% | 33.3% | 23.2% | 13.3% | 25.5% | 43.1% | 16.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 38.6% | 49.3% | 64.2% | 41.0% | 8.6% * | 6.4% * | 51.4% | 14.2% |
| 25-49% | 25.9% | 52.4% | 35.7% | 18.2% | 6.1% | 2.2% | 44.5% | 4.3% |
| 50-74% | 29.7% | 47.9% | 30.2% | 21.1% | 7.2% * | 4.2% | 41.9% | 6.7% |
| 75% or more | 28.6% | 47.7% | 32.2% | 18.8% | 8.7% | 8.1% | 40.6% | 9.3% |
| Union presence | | | | | | | | |
| No union employees | 29.3% | 47.6% | 31.8% | 18.1% | 6.9% | 3.9% | 40.7% | 6.6% |
| Has union employees | 37.1% | 67.1% | 60.6% | 50.5% | 30.6% | 22.6% | 63.8% | 25.4% |
| Unknown | 12.1% | 41.4% | 24.5% * | 20.9% | 5.0% * | 4.6% | 35.1% | 4.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 30.2% | 50.9% | 38.2% | 22.7% | 6.2% * | 7.4% * | 44.2% | 9.1% |
| Less than 50% low wage | 33.5% | 47.6% | 32.4% | 19.8% | 9.7% | 10.5% | 41.0% | 11.5% |
| Unknown | 8.6% | 55.6% | 36.3% | 15.7% | 3.2% * | 5.5% | 46.4% | 5.3% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.44% | 1.22% | 1.24% | 0.78% | 0.56% | 0.53% | 0.77% | 0.37% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.65% | 4.35% | 6.57% | 7.15% | 5.72% * | 7.33% * | 3.67% | 5.84% |
| Mining | 7.37% | 16.58% | 16.56% | 10.29% * | 6.70% * | 7.90% * | 13.32% | 6.31% * |
| Construction | 2.35% | 3.60% | 2.76% | 3.98% | 7.13% * | 5.09% * | 2.57% | 2.40% |
| Manufacturing | 1.55% | 4.73% | 1.94% | 2.21% | 1.65% | 1.51% | 2.54% | 1.06% |
| Transp., comm., util. | 2.85% | 6.14% | 4.27% | 4.32% | 3.67% * | 3.97% | 4.17% | 2.97% |
| Wholesale trade | 1.90% | 3.27% | 4.50% | 2.95% | 2.39% | 2.82% | 2.54% | 1.79% |
| Retail trade | 1.10% | 3.93% | 2.80% | 2.15% | 1.34% | 0.54% | 2.29% | 0.56% |
| Fin., ins., real est. | 1.48% | 3.80% | 6.47% | 3.91% | 1.04% * | 1.62% * | 3.27% | 1.15% |
| Services | 0.96% | 1.77% | 1.73% | 1.91% | 1.92% | 1.29% | 1.27% | 0.86% |
| Unknown | 20.54% * | 20.54% * | ***** | ***** | ***** | ***** | 20.54% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.53% | 1.48% | 1.64% | 0.75% | 0.52% | 0.63% | 0.91% | 0.42% |
| For profit, unincorporated | 1.74% | 2.35% | 3.94% | 2.41% | 2.84% * | 1.74% | 2.21% | 2.68% |
| Nonprofit | 1.80% | 3.66% | 2.83% | 3.08% | 1.93% | 2.14% | 2.26% | 1.33% |
| Unknown | 0.90% * | ***** | ***** | 9.31% * | 0.31% * | 1.01% * | 5.05% * | 0.91% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.39% | 3.57% | 4.24% | 2.23% | 2.72% * | 0.53% * | 2.75% | 2.06% |
| 5-9 years | 1.60% | 1.86% | 2.35% | 1.88% | 3.03% * | 2.95% * | 1.45% | 1.50% |
| 10-19 years | 1.09% | 1.94% | 2.15% | 1.56% | 1.21% | 3.33% | 1.40% | 1.49% |
| 20 or more years | 0.94% | 1.96% | 1.74% | 1.22% | 0.87% | 1.02% | 1.13% | 0.93% |
| Unknown | 0.53% | 21.57% * | ***** | 3.14% * | 1.26% * | 0.62% | 10.11% * | 0.52% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.32% | 6.16% | 3.64% | 1.22% | 0.70% | 0.53% | 1.59% | 0.40% |
| 1 location only | 0.75% | 1.16% | 1.18% | 0.73% | 1.05% | 4.36% | 0.77% | 0.90% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.34% | 3.64% | 5.64% | 5.80% | 3.93% * | 3.67% * | 3.23% | 2.19% |
| 25-49% | 2.39% | 4.38% | 2.87% | 3.44% | 1.67% | 0.62% | 3.19% | 0.90% |
| 50-74% | 1.06% | 1.32% | 2.53% | 2.46% | 2.26% * | 0.88% | 1.08% | 1.18% |
| 75% or more | 0.52% | 1.38% | 1.20% | 0.84% | 0.76% | 0.72% | 0.86% | 0.53% |
| Union presence | | | | | | | | |
| No union employees | 0.53% | 1.16% | 1.37% | 1.02% | 0.49% | 0.47% | 0.79% | 0.41% |
| Has union employees | 0.99% | 6.21% | 4.40% | 3.86% | 4.71% | 1.79% | 2.94% | 1.46% |
| Unknown | 1.82% | 6.71% | 7.50% * | 5.05% | 2.39% * | 0.69% | 5.71% | 0.84% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.83% | 4.08% | 3.87% | 3.52% | 2.26% * | 2.51% * | 2.25% | 1.80% |
| Less than 50% low wage | 0.56% | 1.18% | 1.21% | 0.90% | 0.70% | 1.47% | 0.76% | 0.72% |
| Unknown | 0.50% | 8.82% | 8.05% | 3.91% | 1.01% * | 0.43% | 6.08% | 0.43% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 9.0% | 14.0% | 10.2% | 7.0% | 2.4% | 3.5% | 12.4% | 3.4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 12.3% | 14.8% | 11.5% * | 2.0% * | 4.1% * | ***** | 13.4% | 2.9% * |
| Mining | 4.9% * | 9.4% * | 13.7% * | ***** | 3.6% * | 0.6% * | 10.1% * | 1.5% * |
| Construction | 13.2% | 15.4% | 11.7% | 7.6% | 4.0% * | 6.6% * | 13.9% | 6.0% * |
| Manufacturing | 8.3% | 13.9% | 8.3% | 7.1% | 4.3% | 4.6% | 10.7% | 4.6% |
| Transp., commu., util. | 14.2% | 14.2% * | 13.7% * | 8.8% * | 4.3% * | 18.5% | 13.8% | 14.6% |
| Wholesale trade | 11.0% | 17.7% | 15.4% * | 5.0% * | 1.2% * | 4.4% * | 15.3% | 3.0% * |
| Retail trade | 5.7% | 12.1% | 10.5% | 7.5% | 1.8% | 1.1% | 11.3% | 1.5% |
| Fin., ins., real est. | 6.2% | 10.9% | 10.5% | 4.6% * | 0.7% * | 3.4% * | 10.3% | 2.8% * |
| Services | 9.9% | 14.1% | 8.7% | 7.7% | 2.9% * | 2.2% * | 12.4% | 3.4% |
| Unknown | 66.9% * | 66.9% * | ***** | ***** | ***** | ***** | 66.9% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 8.8% | 15.0% | 9.6% | 6.7% | 2.3% | 3.8% | 12.5% | 3.6% |
| For profit, unincorporated | 10.2% | 11.3% | 10.8% | 8.3% | 1.9% * | 3.8% | 11.2% | 3.0% |
| Nonprofit | 10.6% | 14.4% | 13.9% | 8.3% | 3.2% * | 3.3% | 13.6% | 4.0% |
| Unknown | 0.6% * | ***** | ***** | ***** | ***** | 0.7% * | ***** | 0.6% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 12.9% | 16.8% | 6.7% * | 6.8% | 0.7% * | 0.0% * | 14.3% | 0.9% * |
| 5-9 years | 9.6% | 12.2% | 7.6% | 4.4% | 2.6% * | 0.7% * | 10.8% | 1.8% * |
| 10-19 years | 12.1% | 15.1% | 11.3% | 8.1% | 2.4% * | 11.8% | 13.5% | 5.9% |
| 20 or more years | 8.8% | 12.6% | 11.5% | 7.4% | 2.7% | 5.7% | 11.6% | 4.7% |
| Unknown | 1.7% | 37.1% * | ***** | 2.1% * | 1.5% * | 1.6% | 9.3% * | 1.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 3.7% | 9.9% * | 6.5% * | 4.7% | 2.2% | 3.5% | 6.3% | 3.2% |
| 1 location only | 12.7% | 14.1% | 11.0% | 9.0% | 3.8% | 3.3% * | 13.1% | 5.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 11.1% | 8.9% | 21.8% | 19.7% | 3.4% * | 5.2% * | 13.7% | 6.2% * |
| 25-49% | 7.4% | 12.8% | 11.7% | 7.9% * | 2.4% * | 1.1% * | 12.0% | 2.0% |
| 50-74% | 9.3% | 15.3% | 8.7% | 7.4% | 1.6% * | 1.1% | 13.3% | 1.8% |
| 75% or more | 9.0% | 14.1% | 10.0% | 6.2% | 2.5% | 4.1% | 12.2% | 3.7% |
| Union presence | | | | | | | | |
| No union employees | 8.8% | 14.1% | 9.9% | 6.4% | 1.7% | 0.8% | 12.4% | 1.7% |
| Has union employees | 15.7% | 13.9% * | 16.9% * | 16.7% | 11.8% * | 16.5% | 15.7% | 15.7% |
| Unknown | 3.2% | 9.1% * | 9.2% * | 6.7% * | 3.9% * | 1.0% * | 9.2% * | 1.3% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 11.0% | 16.2% | 14.2% * | 10.3% | 1.7% | 6.5% * | 15.3% | 4.5% |
| Less than 50% low wage | 10.2% | 13.8% | 9.8% | 6.6% | 2.6% | 7.2% | 12.1% | 4.8% |
| Unknown | 2.6% | 15.3% | 15.4% | 7.3% * | 1.9% * | 1.4% | 14.9% | 1.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.30% | 0.64% | 0.92% | 0.77% | 0.32% | 0.47% | 0.37% | 0.27% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1.75% | 2.13% | 4.91% * | 3.10% * | 1.81% * | ***** | 2.06% | 1.02% * |
| Mining | 1.81% * | 3.80% * | 10.07% * | ***** | 3.37% * | 0.94% * | 5.91% * | 1.36% * |
| Construction | 2.25% | 3.39% | 2.75% | 2.21% | 5.28% * | 4.52% * | 2.38% | 1.85% * |
| Manufacturing | 1.43% | 3.46% | 1.88% | 1.17% | 1.14% | 0.82% | 2.36% | 0.74% |
| Transp., commu., util. | 3.10% | 4.33% * | 5.33% * | 3.05% * | 2.99% * | 3.76% | 3.80% | 2.67% |
| Wholesale trade | 2.33% | 4.46% | 4.62% * | 1.65% * | 0.60% * | 2.40% * | 3.08% | 1.41% * |
| Retail trade | 0.38% | 1.92% | 0.96% | 1.44% | 0.38% | 0.27% | 1.11% | 0.23% |
| Fin., ins., real est. | 0.65% | 2.12% | 3.08% | 2.10% * | 0.83% * | 1.41% * | 1.43% | 0.96% * |
| Services | 0.34% | 0.65% | 0.95% | 1.55% | 0.89% * | 0.66% * | 0.49% | 0.48% |
| Unknown | * | 20.54% * | ***** | ***** | ***** | ***** | 20.54% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.41% | 0.93% | 1.16% | 0.82% | 0.34% | 0.54% | 0.60% | 0.33% |
| For profit, unincorporated | 0.87% | 1.02% | 2.57% | 1.97% | 0.99% * | 1.09% | 1.09% | 0.86% |
| Nonprofit | 1.07% | 1.51% | 2.12% | 1.55% | 1.15% * | 0.99% | 1.29% | 0.59% |
| Unknown | 0.25% * | ***** | ***** | ***** | ***** | 0.28% * | ***** | 0.25% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.98% | 2.66% | 2.66% * | 1.46% | 0.37% * | 0.06% * | 2.24% | 0.42% * |
| 5-9 years | 1.22% | 1.76% | 1.92% | 1.19% | 1.41% * | 0.50% * | 1.35% | 0.62% * |
| 10-19 years | 0.65% | 1.34% | 1.51% | 1.39% | 0.77% * | 2.79% | 0.81% | 1.11% |
| 20 or more years | 0.73% | 1.43% | 1.32% | 1.17% | 0.53% | 0.88% | 0.95% | 0.65% |
| Unknown | 0.30% | 13.47% * | ***** | 1.15% * | 0.75% * | 0.27% | 7.15% * | 0.25% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.36% | 3.04% * | 2.21% * | 1.07% | 0.38% | 0.47% | 1.29% | 0.33% |
| 1 location only | 0.37% | 0.62% | 0.99% | 0.77% | 1.11% | 4.48% * | 0.39% | 0.79% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.07% | 1.87% | 6.07% | 3.92% | 1.72% * | 3.78% * | 2.35% | 2.02% * |
| 25-49% | 0.83% | 3.01% | 2.48% | 3.45% * | 1.13% * | 0.62% * | 1.35% | 0.53% |
| 50-74% | 1.16% | 2.45% | 1.62% | 1.29% | 0.56% * | 0.32% | 1.81% | 0.36% |
| 75% or more | 0.29% | 0.76% | 1.12% | 0.71% | 0.39% | 0.58% | 0.42% | 0.33% |
| Union presence | | | | | | | | |
| No union employees | 0.29% | 0.66% | 0.95% | 0.73% | 0.28% | 0.14% | 0.36% | 0.28% |
| Has union employees | 1.33% | 5.54% * | 6.06% * | 2.98% | 3.89% * | 1.98% | 3.09% | 1.68% |
| Unknown | 0.65% | 5.20% * | 6.46% * | 2.96% * | 1.90% * | 0.32% * | 3.61% * | 0.49% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.36% | 2.62% | 4.58% * | 2.61% | 0.48% | 2.59% * | 2.14% | 1.05% |
| Less than 50% low wage | 0.41% | 0.65% | 0.91% | 0.81% | 0.42% | 1.39% | 0.41% | 0.57% |
| Unknown | 0.39% | 4.30% | 4.44% | 2.86% * | 0.82% * | 0.21% | 3.52% | 0.27% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 15.1% | 23.6% | 16.5% | 11.3% | 5.8% | 5.4% | 20.6% | 6.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 24.8% | 22.8% | 38.8% | 27.7% * | 13.0% * | 8.5% * | 25.8% | 15.3% * |
| Mining | 19.0% | 33.5% * | 36.7% * | 1.4% * | 5.9% * | 14.1% * | 32.8% * | 10.0% * |
| Construction | 25.2% | 28.9% | 21.1% | 19.3% | 14.1% * | ***** | 25.9% | 18.4% |
| Manufacturing | 15.4% | 24.3% | 15.8% | 12.0% | 11.2% | 9.0% | 18.8% | 10.4% |
| Transp., comm., util. | 19.0% | 20.3% | 20.3% | 10.9% | 4.9% * | 23.7% | 19.0% | 19.0% |
| Wholesale trade | 16.9% | 27.5% | 15.9% | 10.6% | 6.5% * | 8.0% * | 21.8% | 7.8% |
| Retail trade | 8.5% | 19.2% | 12.2% | 10.1% | 4.3% | 1.8% | 15.9% | 2.9% |
| Fin., ins., real est. | 13.4% | 28.0% | 19.1% | 13.7% * | 1.3% * | 3.9% * | 25.4% | 3.7% * |
| Services | 16.1% | 22.3% | 15.7% | 9.4% | 6.4% | 5.5% | 19.9% | 6.0% |
| Ownership | | | | | | | | |
| For profit, incorporated | 14.7% | 24.3% | 16.8% | 11.2% | 6.4% | 5.9% | 20.7% | 6.4% |
| For profit, unincorporated | 18.1% | 20.6% | 17.3% | 11.3% | 3.3% * | 4.8% | 19.6% | 6.4% |
| Nonprofit | 16.8% | 26.3% | 14.1% | 12.0% | 5.6% | 4.1% * | 21.8% | 5.9% |
| Unknown | 1.9% * | ***** | ***** | 6.6% * | 0.7% * | 1.9% * | 15.4% * | 1.8% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 18.5% | 22.2% | 13.3% | 13.6% | 6.0% * | 0.8% * | 20.0% | 5.8% * |
| 5-9 years | 20.7% | 25.4% | 18.5% | 9.6% | 6.6% * | 2.1% * | 22.6% | 7.6% |
| 10-19 years | 18.6% | 23.7% | 16.2% | 11.4% | 6.6% | 13.6% | 20.8% | 8.9% |
| 20 or more years | 14.7% | 23.3% | 17.2% | 11.8% | 6.3% | 6.7% | 20.0% | 7.1% |
| Unknown | 4.1% | 33.8% * | ***** | 3.6% * | 2.3% * | 4.2% | 10.6% * | 3.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 7.0% | 15.6% | 17.8% | 9.8% | 5.4% | 5.4% | 14.9% | 5.6% |
| 1 location only | 20.7% | 23.8% | 16.3% | 12.6% | 10.0% | 23.1% | 21.3% | 10.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 18.1% | 25.4% | 30.5% | 15.0% * | 4.2% * | 0.4% * | 25.3% | 4.4% * |
| 25-49% | 12.0% | 25.2% | 11.9% | 9.6% | 3.6% * | 1.2% * | 20.2% | 2.5% |
| 50-74% | 14.0% | 22.0% | 13.0% | 9.7% | 5.8% * | 3.1% | 19.1% | 4.5% |
| 75% or more | 15.4% | 23.8% | 17.0% | 11.5% | 6.2% | 6.4% | 20.8% | 6.8% |
| Union presence | | | | | | | | |
| No union employees | 14.8% | 23.1% | 16.0% | 10.1% | 5.2% | 2.5% | 20.0% | 4.3% |
| Has union employees | 25.0% | 42.5% | 31.0% | 31.8% | 16.8% | 18.8% | 38.0% | 19.3% |
| Unknown | 7.6% | 24.9% | 10.7% * | 13.0% * | 2.3% * | 3.6% | 20.0% | 3.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 12.9% | 19.9% | 16.5% | 8.7% * | 4.2% * | 6.8% * | 17.5% | 5.9% |
| Less than 50% low wage | 17.6% | 24.0% | 16.5% | 11.9% | 6.9% | 8.3% | 20.9% | 8.1% |
| Unknown | 5.1% | 24.2% | 17.8% * | 6.0% * | 1.7% * | 4.0% | 20.4% | 3.7% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.28% | 1.03% | 0.37% | 0.50% | 0.42% | 0.54% | 0.62% | 0.43% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.16% | 3.65% | 5.87% | 8.39% * | 5.80% * | 7.31% * | 2.64% | 5.82% * |
| Mining | 5.68% | 11.03% * | 14.29% * | 0.64% * | 5.02% * | 4.99% * | 12.70% * | 3.76% * |
| Construction | 1.65% | 1.94% | 3.61% | 3.88% | 5.76% * | ***** | 1.70% | 2.78% |
| Manufacturing | 1.00% | 3.55% | 2.25% | 1.82% | 1.45% | 1.11% | 1.46% | 0.94% |
| Transp., comm., util. | 1.46% | 3.53% | 4.30% | 2.21% | 1.91% * | 3.86% | 2.63% | 3.08% |
| Wholesale trade | 1.01% | 2.84% | 3.62% | 2.36% | 1.99% * | 2.77% * | 1.60% | 1.56% |
| Retail trade | 0.72% | 2.35% | 1.36% | 1.32% | 1.07% | 0.40% | 1.43% | 0.36% |
| Fin., ins., real est. | 1.29% | 3.48% | 4.20% | 4.11% * | 0.51% * | 1.67% * | 2.77% | 1.26% * |
| Services | 0.83% | 1.65% | 1.52% | 1.18% | 1.37% | 1.27% | 1.19% | 0.85% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.33% | 1.09% | 0.85% | 0.59% | 0.45% | 0.63% | 0.61% | 0.48% |
| For profit, unincorporated | 1.11% | 1.46% | 3.36% | 3.13% | 1.69% * | 1.23% | 1.38% | 1.64% |
| Nonprofit | 1.11% | 3.22% | 2.16% | 1.67% | 1.33% | 1.52% * | 1.84% | 0.81% |
| Unknown | 0.74% * | ***** | ***** | 9.31% * | 0.31% * | 0.84% * | 5.05% * | 0.76% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.48% | 2.32% | 1.87% | 1.49% | 2.76% * | 0.53% * | 1.67% | 1.77% * |
| 5-9 years | 1.26% | 2.00% | 1.57% | 1.32% | 2.57% * | 1.27% * | 1.38% | 1.49% |
| 10-19 years | 1.00% | 1.82% | 0.91% | 1.16% | 1.35% | 3.50% | 1.30% | 1.30% |
| 20 or more years | 0.55% | 1.60% | 0.96% | 0.87% | 0.49% | 0.92% | 0.90% | 0.66% |
| Unknown | 0.58% | 12.77% * | ***** | 2.98% * | 1.01% * | 0.70% | 9.88% * | 0.61% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.38% | 4.43% | 2.20% | 0.73% | 0.47% | 0.54% | 1.30% | 0.43% |
| 1 location only | 0.62% | 1.01% | 0.53% | 0.69% | 0.98% | 3.39% | 0.68% | 0.99% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.95% | 4.41% | 8.40% | 4.82% * | 3.25% * | 0.82% * | 4.17% | 1.74% * |
| 25-49% | 1.85% | 3.77% | 2.79% | 2.38% | 1.29% * | 0.40% * | 2.60% | 0.70% |
| 50-74% | 1.32% | 2.23% | 1.41% | 1.99% | 2.08% * | 0.93% | 1.61% | 0.91% |
| 75% or more | 0.36% | 1.22% | 0.56% | 0.64% | 0.65% | 0.77% | 0.69% | 0.62% |
| Union presence | | | | | | | | |
| No union employees | 0.41% | 1.07% | 0.50% | 0.62% | 0.36% | 0.47% | 0.69% | 0.34% |
| Has union employees | 1.82% | 6.61% | 5.09% | 3.72% | 2.83% | 1.77% | 4.67% | 1.60% |
| Unknown | 1.22% | 6.87% | 4.08% * | 4.52% * | 2.02% * | 0.65% | 4.42% | 0.63% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.16% | 2.70% | 4.09% | 2.98% * | 1.90% * | 2.58% * | 1.24% | 1.37% |
| Less than 50% low wage | 0.49% | 1.14% | 0.58% | 0.62% | 0.55% | 1.45% | 0.75% | 0.74% |
| Unknown | 0.48% | 4.03% | 6.67% * | 2.97% * | 0.57% * | 0.46% | 3.35% | 0.40% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 6.9% | 11.8% | 7.8% | 3.4% | 1.1% | 2.3% | 9.8% | 2.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 16.0% | 18.3% | 18.4% * | 4.1% * | ***** | 5.2% * | 17.3% | 4.4% * |
| Mining | 16.8% * | 32.1% * | 20.3% * | 17.5% * | 6.3% * | 9.4% * | 31.3% * | 7.3% * |
| Construction | 11.6% | 12.5% | 13.1% | 8.1% | 0.9% * | 6.1% * | 12.2% | 5.3% * |
| Manufacturing | 4.9% | 9.4% * | 4.1% * | 2.6% * | 1.6% * | 4.8% | 6.3% | 2.8% |
| Transp., comm., util. | 4.8% | 7.2% * | 6.3% * | 4.6% * | 3.3% * | 3.1% * | 6.1% | 3.6% |
| Wholesale trade | 6.9% | 11.6% * | 3.8% * | 3.2% * | 1.9% * | 6.3% | 8.4% | 4.1% * |
| Retail trade | 4.5% | 11.6% | 9.1% | 2.7% | 0.8% * | 0.7% | 9.2% | 1.0% |
| Fin., ins., real est. | 4.8% | 9.3% | 4.6% * | 2.3% * | 0.2% * | 3.1% * | 7.7% | 2.4% * |
| Services | 7.9% | 12.0% | 7.6% | 3.2% | 0.9% * | 2.2% * | 10.2% | 1.9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 6.3% | 11.3% | 7.5% | 2.9% | 0.9% | 2.6% | 9.2% | 2.2% |
| For profit, unincorporated | 8.9% | 10.5% | 8.1% * | 2.8% * | 1.7% * | 0.8% * | 9.8% | 2.0% * |
| Nonprofit | 10.0% | 16.5% | 9.4% | 6.5% * | 1.6% * | 0.7% * | 13.4% | 2.6% * |
| Unknown | 0.4% * | ***** | ***** | ***** | 0.5% * | 0.4% * | ***** | 0.4% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 5.8% | 6.5% | 7.2% * | 2.9% * | 0.1% * | ***** | 6.4% | 0.8% * |
| 5-9 years | 8.1% | 11.3% | 5.1% | 0.9% * | 0.6% * | 2.2% * | 9.2% | 0.9% |
| 10-19 years | 7.4% | 10.4% | 6.9% | 2.8% | 0.9% * | 1.4% * | 8.7% | 1.9% |
| 20 or more years | 8.3% | 15.9% | 9.4% | 4.4% | 1.5% | 3.3% | 12.3% | 2.7% |
| Unknown | 1.7% | ***** | ***** | 1.4% * | 0.1% * | 1.9% | 2.4% * | 1.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2.6% | 8.4% * | 8.2% | 3.0% | 1.0% | 2.3% | 5.6% | 2.1% |
| 1 location only | 9.8% | 11.8% | 7.7% | 3.8% | 1.3% * | 2.9% * | 10.3% | 2.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 10.3% | 15.7% | 11.8% | 10.0% | 1.3% * | 0.8% * | 12.9% | 5.4% * |
| 25-49% | 7.4% | 15.5% | 12.5% * | 2.9% * | 1.1% * | 0.3% * | 13.2% | 0.7% * |
| 50-74% | 8.2% | 12.1% | 11.2% | 6.8% | 1.4% * | 1.6% * | 11.4% | 2.2% |
| 75% or more | 6.4% | 11.2% | 6.7% | 2.7% | 1.0% | 2.7% | 9.1% | 2.1% |
| Union presence | | | | | | | | |
| No union employees | 6.9% | 11.6% | 7.2% | 3.0% | 0.7% | 1.6% | 9.6% | 1.5% |
| Has union employees | 10.0% | 17.1% | 20.3% | 12.0% | 7.2% | 6.2% | 18.0% | 6.5% |
| Unknown | 2.7% | 10.3% * | 4.6% * | 1.2% * | 0.3% * | 1.3% * | 7.6% * | 1.1% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 8.7% | 17.3% | 9.1% | 4.3% * | 0.8% * | 0.7% * | 13.3% | 1.8% * |
| Less than 50% low wage | 7.6% | 11.1% | 7.8% | 3.3% | 1.3% | 3.1% | 9.4% | 2.3% |
| Unknown | 2.7% | 16.2% * | 3.2% * | 4.2% * | 0.2% * | 2.1% | 11.1% | 2.0% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.23% | 0.40% | 0.91% | 0.55% | 0.14% | 0.38% | 0.38% | 0.20% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1.56% | 2.54% | 7.54% * | 5.76% * | ***** | 7.50% * | 1.81% | 2.76% * |
| Mining | 5.47% * | 15.08% * | 6.45% * | 10.16% * | 2.33% * | 3.50% * | 12.89% * | 2.79% * |
| Construction | 1.54% | 2.02% | 2.95% | 1.84% | 1.97% * | 3.25% * | 1.82% | 1.92% * |
| Manufacturing | 0.82% | 3.25% * | 1.29% * | 0.93% * | 0.47% * | 0.88% | 1.51% | 0.48% |
| Transp., comm., util. | 0.99% | 2.31% * | 2.08% * | 1.68% * | 1.38% * | 1.17% * | 1.40% | 0.93% |
| Wholesale trade | 1.26% | 4.10% * | 1.77% * | 1.72% * | 1.18% * | 1.79% | 2.02% | 1.36% * |
| Retail trade | 0.49% | 1.47% | 2.10% | 0.65% | 0.28% * | 0.16% | 1.09% | 0.23% |
| Fin., ins., real est. | 1.22% | 2.56% | 1.68% * | 1.20% * | 0.18% * | 1.44% * | 2.01% | 1.05% * |
| Services | 0.36% | 0.76% | 0.93% | 0.92% | 0.32% * | 0.86% * | 0.54% | 0.54% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.18% | 0.41% | 1.14% | 0.43% | 0.19% | 0.44% | 0.38% | 0.28% |
| For profit, unincorporated | 0.69% | 1.00% | 2.53% * | 0.98% * | 1.31% * | 0.88% * | 0.71% | 0.93% * |
| Nonprofit | 0.95% | 2.23% | 1.72% | 2.06% * | 0.53% * | 0.34% * | 1.22% | 0.88% * |
| Unknown | 0.15% * | ***** | ***** | ***** | 0.29% * | 0.21% * | ***** | 0.16% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.01% | 1.06% | 3.38% * | 1.82% * | 0.19% * | ***** | 1.12% | 0.43% * |
| 5-9 years | 0.92% | 1.58% | 1.41% | 0.40% * | 0.32% * | 2.01% * | 0.99% | 0.25% |
| 10-19 years | 0.52% | 0.77% | 0.90% | 0.50% | 0.47% * | 0.84% * | 0.63% | 0.51% |
| 20 or more years | 0.42% | 1.14% | 1.15% | 0.93% | 0.21% | 0.62% | 0.75% | 0.32% |
| Unknown | 0.42% | ***** | ***** | 1.62% * | 0.11% * | 0.50% | 1.08% * | 0.43% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.22% | 2.92% * | 1.98% | 0.75% | 0.15% | 0.38% | 1.01% | 0.24% |
| 1 location only | 0.34% | 0.44% | 0.80% | 0.53% | 0.42% * | 1.39% * | 0.35% | 0.56% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.54% | 3.52% | 3.03% | 2.77% | 0.98% * | 0.35% * | 1.89% | 1.72% * |
| 25-49% | 1.23% | 2.26% | 4.25% * | 1.78% * | 0.59% * | 0.25% * | 2.20% | 0.30% * |
| 50-74% | 0.96% | 1.75% | 1.60% | 1.55% | 0.55% * | 0.66% * | 1.42% | 0.59% |
| 75% or more | 0.32% | 0.70% | 0.91% | 0.38% | 0.09% | 0.49% | 0.55% | 0.28% |
| Union presence | | | | | | | | |
| No union employees | 0.29% | 0.47% | 0.96% | 0.54% | 0.16% | 0.34% | 0.41% | 0.20% |
| Has union employees | 1.18% | 3.00% | 5.64% | 2.69% | 1.75% | 1.29% | 2.44% | 0.95% |
| Unknown | 0.78% | 4.36% * | 2.84% * | 0.89% * | 0.67% * | 0.64% * | 3.31% * | 0.49% * |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.94% | 1.82% | 2.71% | 1.39% * | 0.38% * | 0.32% * | 1.37% | 0.69% * |
| Less than 50% low wage | 0.27% | 0.43% | 0.85% | 0.55% | 0.20% | 0.88% | 0.33% | 0.31% |
| Unknown | 0.30% | 6.35% * | 1.30% * | 2.72% * | 0.12% * | 0.49% | 2.58% | 0.43% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.d(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 32.4% | 14.5% | 22.1% | 28.8% | 39.8% | 69.5% | 17.6% | 56.4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 16.4% | 11.5% | 23.5% * | 18.8% * | 35.6% * | 55.9% | 13.6% | 41.2% |
| Mining | 39.0% | 12.2% * | 33.9% * | 6.7% * | 33.3% * | 74.5% | 17.4% * | 53.2% |
| Construction | 18.2% | 12.7% | 25.5% | 26.4% | 29.4% | 59.8% | 16.3% | 37.1% |
| Manufacturing | 30.5% | 13.4% | 22.0% | 29.1% | 42.5% | 60.1% | 19.3% | 47.3% |
| Transp., comm., util. | 43.6% | 19.9% | 18.7% | 23.2% | 26.5% | 78.0% | 19.8% | 64.4% |
| Wholesale trade | 31.4% | 18.6% | 26.8% | 26.2% | 37.2% | 61.0% | 21.3% | 49.9% |
| Retail trade | 37.7% | 12.8% | 18.1% | 23.1% | 29.3% | 66.0% | 15.7% | 54.2% |
| Fin., ins., real est. | 49.7% | 14.4% | 18.2% | 35.9% | 52.7% | 87.5% | 16.5% | 76.7% |
| Services | 27.1% | 14.8% | 22.9% | 33.6% | 45.9% | 62.2% | 17.9% | 51.6% |
| Unknown | 31.2% * | 31.2% * | ***** | ***** | ***** | ***** | 31.2% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 35.0% | 15.1% | 21.9% | 27.3% | 37.7% | 72.4% | 18.2% | 58.4% |
| For profit, unincorporated | 16.3% | 11.6% | 18.5% | 26.6% | 42.9% | 47.8% | 12.8% | 43.3% |
| Nonprofit | 30.6% | 17.4% | 26.6% | 37.7% | 48.2% | 61.6% | 21.5% | 50.3% |
| Unknown | 47.1% | ***** | ***** | 13.9% * | 32.0% * | 50.4% | 15.4% * | 47.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 20.5% | 16.1% | 20.8% | 21.8% | 37.3% | 75.8% | 17.3% | 47.9% |
| 5-9 years | 19.1% | 14.1% | 22.9% | 21.9% | 41.0% | 55.7% | 16.5% | 37.5% |
| 10-19 years | 21.5% | 13.6% | 21.6% | 26.7% | 34.8% | 70.6% | 16.7% | 42.1% |
| 20 or more years | 35.9% | 14.6% | 22.7% | 31.0% | 38.9% | 86.3% | 18.8% | 60.3% |
| Unknown | 57.7% | 29.1% * | 12.9% * | 47.3% | 50.2% | 59.4% | 20.7% * | 58.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 52.8% | 19.0% | 22.7% | 29.4% | 39.7% | 69.5% | 22.2% | 58.1% |
| 1 location only | 18.1% | 14.4% | 22.0% | 28.4% | 40.7% | 66.7% | 17.1% | 36.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 20.8% | 8.9% | 11.8% * | 23.8% | 31.4% | 57.3% | 10.1% | 41.2% |
| 25-49% | 34.2% | 10.0% | 16.0% | 16.0% | 27.2% | 81.6% | 12.0% | 60.1% |
| 50-74% | 33.5% | 17.2% | 26.5% | 23.0% | 42.5% | 76.1% | 19.6% | 59.6% |
| 75% or more | 32.5% | 14.5% | 22.2% | 30.9% | 41.2% | 67.4% | 17.9% | 56.0% |
| Union presence | | | | | | | | |
| No union employees | 28.2% | 14.1% | 21.6% | 27.4% | 38.6% | 64.0% | 17.1% | 50.5% |
| Has union employees | 68.1% | 25.9% | 38.5% | 51.6% | 53.5% | 91.7% | 33.4% | 83.3% |
| Unknown | 53.7% | 16.2% | 11.6% * | 30.5% | 45.2% | 69.0% | 15.5% | 65.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 28.3% | 13.3% | 17.8% | 18.1% | 27.9% | 80.5% | 13.9% | 49.9% |
| Less than 50% low wage | 26.9% | 14.6% | 22.7% | 29.7% | 39.8% | 81.1% | 18.0% | 53.0% |
| Unknown | 58.0% | 15.2% | 11.4% * | 38.1% | 51.0% | 63.0% | 15.1% | 61.7% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.d(1998) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|-------------------|------------------------|----------------------|
| United States | 0.55% | 0.74% | 1.39% | 0.81% | 1.76% | 1.17% | 0.55% | 1.12% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.87% | 3.40% | 10.73% * | 7.35% * | 12.04% * | 12.03% | 3.53% | 9.14% |
| Mining | 7.17% | 4.29% * | 10.54% * | 3.64% * | 14.48% * | 14.21% | 5.62% * | 9.90% |
| Construction | 1.86% | 1.91% | 4.10% | 3.60% | 3.87% | 8.86% | 1.91% | 3.75% |
| Manufacturing | 1.21% | 2.79% | 3.29% | 2.29% | 2.65% | 2.38% | 1.86% | 2.35% |
| Transp., commu., util. | 2.87% | 4.08% | 4.11% | 4.44% | 6.52% | 3.41% | 1.70% | 3.72% |
| Wholesale trade | 1.52% | 3.10% | 4.71% | 4.10% | 5.77% | 2.89% | 1.87% | 2.85% |
| Retail trade | 1.53% | 1.27% | 3.28% | 1.94% | 2.58% | 1.65% | 1.20% | 1.86% |
| Fin., ins., real est. | 2.32% | 3.48% | 3.95% | 5.54% | 4.73% | 1.50% | 2.41% | 2.11% |
| Services | 0.63% | 1.04% | 1.43% | 1.99% | 2.68% | 0.99% | 0.64% | 1.23% |
| Unknown | * | 12.25% * | ***** | ***** | ***** | ***** | 12.25% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.78% | 0.88% | 1.77% | 0.87% | 1.91% | 1.39% | 0.69% | 1.30% |
| For profit, unincorporated | 0.80% | 1.08% | 2.92% | 4.36% | 4.25% | 5.47% | 1.15% | 2.99% |
| Nonprofit | 1.30% | 2.56% | 2.75% | 3.81% | 2.60% | 6.45% | 2.03% | 2.18% |
| Unknown | 2.70% | ***** | ***** | 9.39% * | 10.06% * | 2.42% | 5.05% * | 2.74% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.45% | 1.50% | 4.13% | 2.14% | 4.49% | 7.23% | 1.68% | 2.45% |
| 5-9 years | 1.77% | 2.05% | 3.02% | 2.32% | 6.44% | 6.09% | 1.80% | 3.93% |
| 10-19 years | 0.52% | 1.12% | 1.99% | 2.27% | 3.11% | 3.13% | 0.61% | 1.35% |
| 20 or more years | 0.81% | 1.37% | 1.72% | 1.64% | 1.57% | 1.50% | 0.97% | 1.70% |
| Unknown | 1.30% | 11.86% * | 10.05% * | 8.02% | 4.94% | 1.08% | 8.38% * | 1.40% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.17% | 5.42% | 3.28% | 1.59% | 1.93% | 1.17% | 1.63% | 1.21% |
| 1 location only | 0.57% | 0.69% | 1.37% | 1.26% | 1.74% | 6.72% | 0.59% | 0.63% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.17% | 2.09% | 6.45% * | 5.38% | 4.82% | 9.69% | 1.74% | 5.93% |
| 25-49% | 1.70% | 2.18% | 2.92% | 2.98% | 4.74% | 2.16% | 1.63% | 3.09% |
| 50-74% | 1.75% | 2.42% | 2.38% | 1.27% | 3.10% | 1.92% | 2.01% | 1.79% |
| 75% or more | 0.51% | 0.73% | 1.31% | 0.73% | 1.84% | 1.21% | 0.56% | 1.14% |
| Union presence | | | | | | | | |
| No union employees | 0.53% | 0.71% | 1.37% | 1.03% | 1.74% | 1.64% | 0.56% | 1.22% |
| Has union employees | 2.50% | 5.63% | 3.74% | 5.87% | 3.79% | 1.56% | 3.70% | 2.07% |
| Unknown | 2.42% | 4.76% | 4.41% * | 5.85% | 7.26% | 2.87% | 3.23% | 2.76% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.78% | 2.33% | 3.87% | 1.84% | 3.01% | 1.89% | 1.73% | 2.42% |
| Less than 50% low wage | 0.48% | 0.86% | 1.37% | 1.01% | 1.91% | 1.58% | 0.67% | 1.36% |
| Unknown | 1.19% | 3.58% | 6.01% * | 6.55% | 4.71% | 0.95% | 2.62% | 1.17% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.e(1998) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1998

| Characteristics | 2 or more plans | Conventional indemnity | Any managed care | Exclusive provider | Preferred provider | Insurance to retirees under 65 | Insurance to retirees over 65 | With waiting period |
|------------------------------------|-----------------|------------------------|------------------|--------------------|--------------------|--------------------------------|-------------------------------|---------------------|
| United States | 32.4% | 22.8% | 86.4% | 38.6% | 60.9% | 16.2% | 15.4% | 68.2% |
| Firm size | | | | | | | | |
| Less than 50 employees | 17.6% | 19.8% | 82.7% | 34.0% | 52.2% | 5.5% | 5.6% | 61.3% |
| 50+ employees | 56.4% | 27.7% | 92.3% | 46.0% | 74.9% | 33.5% | 31.1% | 79.3% |
| Less than 10 employees | 14.5% | 22.1% | 80.0% | 33.1% | 49.3% | 4.0% | 4.3% | 50.5% |
| 10-24 employees | 22.1% | 17.0% | 86.1% | 35.7% | 55.3% | 7.0% | 7.2% | 78.8% |
| 25-99 employees | 28.8% | 14.4% | 89.6% | 35.6% | 62.4% | 11.5% | 11.5% | 85.0% |
| 100-999 employees | 39.8% | 15.5% | 91.7% | 37.4% | 69.4% | 19.8% | 18.7% | 86.7% |
| 1000+ employees | 69.5% | 36.1% | 93.4% | 52.6% | 80.2% | 44.9% | 41.2% | 73.7% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 16.4% | 31.4% | 71.3% | 27.2% | 46.7% | 8.9% | 9.5% | 42.1% |
| Mining | 39.0% | 38.9% | 70.7% | 24.0% | 56.2% | 27.0% | 25.0% | 54.3% |
| Construction | 18.2% | 20.1% | 83.1% | 32.4% | 53.8% | 5.4% | 6.3% | 64.8% |
| Manufacturing | 30.5% | 16.5% | 90.1% | 40.7% | 60.2% | 17.2% | 14.6% | 81.3% |
| Transp., commu., util. | 43.6% | 27.3% | 89.0% | 46.3% | 67.8% | 32.7% | 32.2% | 76.6% |
| Wholesale | 31.4% | 19.4% | 86.6% | 35.7% | 62.0% | 16.2% | 14.8% | 66.6% |
| Retail | 37.7% | 25.3% | 87.5% | 39.7% | 62.8% | 19.2% | 17.4% | 74.7% |
| Fin., ins., real est. | 49.7% | 30.1% | 91.8% | 49.1% | 73.7% | 39.5% | 38.2% | 69.8% |
| Services | 27.1% | 20.4% | 84.8% | 36.3% | 57.4% | 7.9% | 7.9% | 62.9% |
| Unknown | 31.2% | 33.1% | 66.9% | 66.9% | ***** | ***** | ***** | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 35.0% | 23.4% | 87.4% | 39.7% | 62.7% | 18.4% | 17.4% | 71.4% |
| For profit, unincorporated | 16.3% | 23.3% | 79.7% | 33.2% | 50.4% | 4.6% | 4.4% | 57.0% |
| Nonprofit | 30.6% | 19.8% | 85.5% | 39.4% | 56.3% | 14.4% | 14.9% | 56.8% |
| Unknown | 47.1% | 15.8% | 93.0% | 30.6% | 82.2% | 18.6% | 15.7% | 81.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 20.5% | 17.7% | 87.1% | 39.5% | 51.1% | 5.1% | 5.3% | 64.5% |
| 5-9 years | 19.1% | 16.8% | 85.5% | 34.3% | 56.0% | 3.7% | 3.3% | 63.6% |
| 10-19 years | 21.5% | 19.4% | 84.0% | 34.1% | 55.5% | 5.9% | 5.3% | 67.2% |
| 20 or more years | 35.9% | 26.2% | 85.8% | 41.7% | 61.5% | 22.2% | 21.7% | 70.8% |
| Unknown | 57.7% | 26.9% | 91.6% | 39.6% | 77.8% | 32.5% | 29.6% | 68.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 52.8% | 27.1% | 91.5% | 44.2% | 73.8% | 31.8% | 29.4% | 79.1% |
| 1 location only | 18.1% | 19.7% | 82.7% | 34.7% | 51.8% | 5.2% | 5.6% | 60.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 20.8% | 25.2% | 80.0% | 31.3% | 54.7% | 10.4% | 10.8% | 51.6% |
| 25-49% | 34.2% | 28.6% | 84.7% | 43.2% | 57.0% | 18.0% | 15.5% | 69.0% |
| 50-74% | 33.5% | 26.2% | 84.5% | 39.6% | 59.3% | 14.4% | 14.2% | 68.4% |
| 75% or more | 32.5% | 21.6% | 87.1% | 38.3% | 61.8% | 16.6% | 15.8% | 68.7% |
| Union presence | | | | | | | | |
| No union employees | 28.2% | 21.3% | 85.6% | 36.8% | 59.2% | 12.7% | 12.3% | 69.6% |
| Has union employees | 68.1% | 36.2% | 92.5% | 54.4% | 76.0% | 47.2% | 43.0% | 73.0% |
| Unknown | 53.7% | 28.8% | 91.2% | 46.3% | 69.0% | 32.2% | 29.7% | 40.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 28.3% | 25.0% | 82.1% | 41.4% | 51.5% | 11.6% | 11.1% | 62.4% |
| Less than 50% low wage | 26.9% | 20.5% | 85.8% | 37.4% | 58.7% | 12.5% | 12.3% | 69.1% |
| Unknown | 58.0% | 31.5% | 90.7% | 42.4% | 74.8% | 34.0% | 30.7% | 67.0% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

***** No estimate available. No reported values in cell.

Table I.A.2.e(1998) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 1998

| Characteristics | 2 or more plans | Conventional indemnity | Any managed care | Exclusive provider | Preferred provider | Insurance to retirees under 65 | Insurance to retirees over 65 | With waiting period |
|------------------------------------|-----------------|------------------------|------------------|--------------------|--------------------|--------------------------------|-------------------------------|---------------------|
| United States | 0.55% | 0.33% | 0.24% | 0.82% | 0.45% | 0.50% | 0.59% | 0.39% |
| Firm size | | | | | | | | |
| Less than 50 employees | 0.55% | 0.52% | 0.47% | 0.81% | 0.67% | 0.31% | 0.30% | 0.68% |
| 50+ employees | 1.12% | 0.80% | 0.28% | 1.41% | 0.69% | 1.07% | 1.23% | 0.48% |
| Less than 10 employees | 0.74% | 0.51% | 0.54% | 1.14% | 1.13% | 0.31% | 0.34% | 1.04% |
| 10-24 employees | 1.39% | 0.92% | 0.77% | 1.10% | 0.89% | 0.45% | 0.37% | 0.63% |
| 25-99 employees | 0.81% | 0.65% | 0.74% | 1.17% | 1.42% | 0.72% | 0.79% | 1.00% |
| 100-999 employees | 1.76% | 1.22% | 0.70% | 1.13% | 1.43% | 1.16% | 1.23% | 0.63% |
| 1000+ employees | 1.17% | 1.18% | 0.51% | 2.02% | 0.82% | 1.42% | 1.56% | 0.69% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.87% | 1.99% | 1.82% | 2.99% | 2.81% | 1.97% | 1.92% | 4.43% |
| Mining | 7.17% | 6.24% | 5.67% | 5.52% | 8.33% | 3.76% | 3.22% | 7.28% |
| Construction | 1.86% | 1.37% | 1.32% | 2.65% | 2.36% | 0.59% | 0.72% | 2.82% |
| Manufacturing | 1.21% | 0.87% | 0.96% | 1.55% | 0.89% | 1.10% | 1.03% | 1.56% |
| Transp., commu., util. | 2.87% | 3.54% | 1.41% | 2.49% | 2.04% | 2.93% | 2.84% | 2.42% |
| Wholesale | 1.52% | 1.39% | 1.53% | 2.33% | 2.11% | 1.12% | 0.94% | 1.68% |
| Retail | 1.53% | 0.74% | 0.56% | 1.09% | 0.97% | 0.63% | 0.62% | 0.81% |
| Fin., ins., real est. | 2.32% | 1.48% | 1.17% | 1.52% | 1.20% | 1.77% | 2.00% | 1.47% |
| Services | 0.63% | 0.36% | 0.66% | 0.92% | 0.68% | 0.43% | 0.55% | 0.87% |
| Unknown | 12.25% | 12.62% | 20.54% | 20.54% | ***** | ***** | ***** | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.78% | 0.56% | 0.35% | 0.86% | 0.60% | 0.60% | 0.62% | 0.60% |
| For profit, unincorporated | 0.80% | 0.78% | 0.64% | 1.23% | 1.27% | 0.40% | 0.27% | 1.36% |
| Nonprofit | 1.30% | 1.17% | 1.06% | 1.82% | 1.96% | 1.06% | 1.29% | 1.70% |
| Unknown | 2.70% | 2.00% | 1.54% | 2.76% | 2.02% | 3.18% | 3.18% | 2.07% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.45% | 2.19% | 2.13% | 1.51% | 1.78% | 0.61% | 0.67% | 1.95% |
| 5-9 years | 1.77% | 1.26% | 1.08% | 1.65% | 1.65% | 0.46% | 0.50% | 1.51% |
| 10-19 years | 0.52% | 0.57% | 0.57% | 0.85% | 0.92% | 0.49% | 0.52% | 0.77% |
| 20 or more years | 0.81% | 0.82% | 0.50% | 1.31% | 0.50% | 1.00% | 1.05% | 0.57% |
| Unknown | 1.30% | 1.57% | 0.62% | 1.48% | 0.33% | 1.42% | 1.18% | 0.86% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.17% | 0.73% | 0.30% | 1.33% | 0.72% | 1.03% | 1.26% | 0.57% |
| 1 location only | 0.57% | 0.52% | 0.48% | 0.91% | 0.76% | 0.23% | 0.25% | 0.76% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.17% | 2.18% | 2.40% | 2.65% | 2.66% | 2.47% | 3.16% | 4.23% |
| 25-49% | 1.70% | 2.98% | 1.45% | 2.11% | 1.77% | 1.95% | 1.91% | 2.06% |
| 50-74% | 1.75% | 1.43% | 1.42% | 1.84% | 1.82% | 1.23% | 1.16% | 1.20% |
| 75% or more | 0.51% | 0.39% | 0.30% | 0.79% | 0.52% | 0.50% | 0.65% | 0.54% |
| Union presence | | | | | | | | |
| No union employees | 0.53% | 0.45% | 0.28% | 0.68% | 0.49% | 0.44% | 0.56% | 0.49% |
| Has union employees | 2.50% | 2.22% | 1.07% | 2.69% | 1.45% | 2.05% | 2.12% | 1.53% |
| Unknown | 2.42% | 1.97% | 1.47% | 2.85% | 1.24% | 2.53% | 2.08% | 3.63% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.78% | 1.06% | 1.14% | 2.54% | 1.88% | 1.63% | 1.41% | 1.56% |
| Less than 50% low wage | 0.48% | 0.39% | 0.37% | 0.85% | 0.73% | 0.61% | 0.63% | 0.51% |
| Unknown | 1.19% | 0.90% | 0.72% | 1.75% | 0.76% | 1.47% | 1.51% | 0.93% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

***** No estimate available. No reported values in cell.

Table I. B. 1(1998) Number of private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 110,575,764 | 16,352,183 | 10,577,655 | 16,852,534 | 19,603,265 | 47,190,127 | 35,600,529 | 74,975,235 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2,014,028 | 771,363 | 351,289 | 283,623 | 117,370 * | 490,383 | 1,252,723 | 761,304 |
| Mining | 556,236 | 30,454 * | 17,342 * | 54,793 * | 136,155 | 317,492 | 56,922 * | 499,314 |
| Construction | 5,759,774 | 1,884,844 | 1,062,714 | 1,492,659 | 915,231 | 404,327 * | 3,738,096 | 2,021,679 |
| Manufacturing | 19,030,318 | 1,170,741 | 1,081,991 | 2,461,680 | 4,212,312 | 10,103,595 | 3,369,077 | 15,661,242 |
| Transp., comm., util. | 6,557,839 | 432,539 | 388,022 | 701,893 | 969,624 | 4,065,761 | 1,228,536 | 5,329,303 |
| Wholesale trade | 7,312,313 | 890,118 | 706,356 | 1,196,464 | 1,180,674 | 3,338,701 | 2,271,956 | 5,040,356 |
| Retail trade | 22,338,092 | 3,090,065 | 2,482,600 | 3,386,748 | 2,965,669 | 10,413,010 | 7,440,334 | 14,897,758 |
| Fin., ins., real est. | 8,328,758 | 983,735 | 550,508 | 884,527 | 1,120,682 | 4,789,306 | 1,879,131 | 6,449,627 |
| Services | 38,658,499 | 7,082,823 | 3,936,835 | 6,390,146 | 7,981,142 | 13,267,553 | 14,348,252 | 24,310,247 |
| Unknown | 19,907 | 15,502 | ***** | ***** | 4,406 * | ***** | 15,502 | 4,406 * |
| Ownership | | | | | | | | |
| For profit, incorporated | 82,454,948 | 9,437,488 | 8,102,840 | 13,048,830 | 13,524,641 | 38,341,149 | 24,225,885 | 58,229,063 |
| For profit, unincorporated | 10,412,506 | 4,991,021 | 1,417,534 | 1,302,406 | 1,586,924 | 1,114,622 | 7,139,035 | 3,273,471 |
| Nonprofit | 13,899,205 | 1,896,777 | 1,057,282 | 2,414,789 | 4,219,053 | 4,311,304 | 4,198,485 | 9,700,720 |
| Unknown | 3,809,105 | 26,897 | ***** | 86,509 * | 272,646 | 3,423,053 | 37,124 | 3,771,981 |
| Age of firm | | | | | | | | |
| Less than 5 years | 8,255,628 | 3,400,522 | 1,618,084 | 1,694,792 | 863,629 | 678,602 | 6,142,980 | 2,112,648 |
| 5-9 years | 9,225,486 | 2,830,251 | 1,844,147 | 2,051,056 | 1,722,827 | 777,205 | 5,803,081 | 3,422,404 |
| 10-19 years | 17,548,630 | 4,546,818 | 2,848,589 | 4,074,617 | 3,518,657 | 2,559,950 | 9,662,252 | 7,886,378 |
| 20 or more years | 48,665,930 | 5,536,783 | 4,222,108 | 8,721,304 | 11,864,529 | 18,321,206 | 13,855,658 | 34,810,273 |
| Unknown | 26,880,090 | 37,810 * | 44,728 | 310,764 | 1,633,623 | 24,853,165 | 136,558 | 26,743,532 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 64,833,636 | 275,958 | 1,094,598 | 4,275,373 | 13,184,465 | 46,003,241 | 2,950,855 | 61,882,782 |
| 1 location only | 45,742,128 | 16,076,225 | 9,483,058 | 12,577,160 | 6,418,799 | 1,186,886 | 32,649,674 | 13,092,453 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,512,594 | 1,809,890 | 826,066 | 1,259,336 | 901,754 | 715,549 | 3,436,606 | 2,075,988 |
| 25-49% | 8,019,315 | 1,194,281 | 795,169 | 983,272 | 1,248,650 | 3,797,943 | 2,494,655 | 5,524,660 |
| 50-74% | 12,467,954 | 2,535,486 | 1,338,351 | 1,772,542 | 2,483,268 | 4,338,307 | 4,838,578 | 7,629,376 |
| 75% or more | 84,575,902 | 10,812,527 | 7,618,069 | 12,837,384 | 14,969,593 | 38,338,329 | 24,830,690 | 59,745,211 |
| Union presence | | | | | | | | |
| No union employees | 84,262,434 | 14,884,864 | 9,835,382 | 15,247,416 | 15,669,268 | 28,625,504 | 32,763,758 | 51,498,676 |
| Has union employees | 17,033,869 | 953,614 * | 374,282 | 1,235,482 | 2,988,865 | 11,481,626 | 1,719,116 | 15,314,754 |
| Unknown | 9,279,461 | 513,705 | 367,991 | 369,635 | 945,132 | 7,082,998 | 1,117,656 | 8,161,805 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 10,181,997 | 2,483,849 | 1,692,404 | 2,292,676 | 2,027,995 | 1,685,074 | 5,429,528 | 4,752,469 |
| Less than 50% low wage | 67,955,244 | 13,016,540 | 8,475,206 | 13,984,341 | 15,437,833 | 17,041,323 | 28,629,742 | 39,325,501 |
| Unknown | 32,438,523 | 851,794 | 410,046 | 575,516 | 2,137,437 | 28,463,730 | 1,541,259 | 30,897,264 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.1(1998) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,378,821 | 491,344 | 312,617 | 414,979 | 627,974 | 842,339 | 645,162 | 990,623 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 137,904 | 58,081 | 84,309 | 48,626 | 37,590 * | 151,301 | 115,943 | 158,306 |
| Mining | 141,076 | 9,258 * | 7,447 * | 13,897 * | 58,760 | 99,346 | 14,180 * | 134,916 |
| Construction | 201,577 | 90,572 | 48,090 | 73,702 | 112,433 | 140,042 * | 128,248 | 149,558 |
| Manufacturing | 713,645 | 254,303 | 83,809 | 101,321 | 148,226 | 526,096 | 224,509 | 613,608 |
| Transp., commu., util. | 308,890 | 65,771 | 52,080 | 105,681 | 260,456 | 345,395 | 122,457 | 361,283 |
| Wholesale trade | 271,997 | 96,189 | 43,927 | 116,893 | 89,808 | 368,171 | 108,211 | 281,941 |
| Retail trade | 670,951 | 169,562 | 111,819 | 124,714 | 183,828 | 521,457 | 158,082 | 570,790 |
| Fin., ins., real est. | 378,319 | 33,067 | 72,547 | 109,481 | 123,007 | 294,317 | 77,743 | 368,023 |
| Services | 737,629 | 245,924 | 212,393 | 322,532 | 419,454 | 621,203 | 314,225 | 599,268 |
| Unknown | 3,968 | 3,320 | ***** | ***** | 4,406 * | ***** | 3,320 | 4,406 * |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,152,284 | 490,587 | 256,420 | 355,295 | 414,123 | 832,921 | 564,285 | 920,588 |
| For profit, unincorporated | 222,556 | 189,008 | 37,418 | 73,761 | 205,203 | 176,302 | 218,376 | 150,701 |
| Nonprofit | 701,568 | 161,994 | 119,408 | 101,620 | 367,083 | 537,754 | 219,041 | 636,228 |
| Unknown | 457,957 | 5,798 | ***** | 33,185 * | 55,469 | 490,482 | 9,692 | 458,408 |
| Age of firm | | | | | | | | |
| Less than 5 years | 218,536 | 138,468 | 120,564 | 114,098 | 117,788 | 153,131 | 242,593 | 155,834 |
| 5-9 years | 351,243 | 83,625 | 190,170 | 121,245 | 150,137 | 219,975 | 253,624 | 233,048 |
| 10-19 years | 408,870 | 242,873 | 143,240 | 143,320 | 248,029 | 338,018 | 286,984 | 354,112 |
| 20 or more years | 1,122,677 | 357,563 | 167,570 | 321,472 | 422,150 | 660,514 | 391,159 | 926,849 |
| Unknown | 523,746 | 14,315 * | 11,891 | 45,983 | 93,407 | 517,285 | 23,574 | 521,022 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 961,874 | 46,869 | 140,482 | 128,956 | 486,011 | 955,110 | 125,896 | 978,107 |
| 1 location only | 1,209,256 | 496,068 | 268,942 | 444,425 | 389,147 | 193,830 | 636,429 | 630,047 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 292,315 | 94,556 | 37,195 | 81,923 | 95,367 | 250,028 | 121,138 | 240,631 |
| 25-49% | 412,439 | 97,091 | 56,055 | 27,475 | 92,230 | 430,957 | 74,816 | 427,478 |
| 50-74% | 454,862 | 76,704 | 65,124 | 111,053 | 233,157 | 421,357 | 110,077 | 500,336 |
| 75% or more | 1,440,382 | 492,244 | 353,579 | 445,637 | 559,396 | 795,920 | 673,540 | 968,816 |
| Union presence | | | | | | | | |
| No union employees | 1,233,952 | 291,956 | 249,728 | 447,198 | 461,517 | 949,681 | 500,512 | 865,989 |
| Has union employees | 1,006,656 | 384,857 * | 50,743 | 124,702 | 316,540 | 786,743 | 415,789 | 897,240 |
| Unknown | 610,262 | 87,031 | 94,479 | 48,470 | 156,080 | 586,693 | 141,705 | 607,511 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 400,046 | 103,365 | 144,093 | 148,984 | 168,272 | 204,306 | 238,887 | 281,316 |
| Less than 50% low wage | 1,643,168 | 558,044 | 285,490 | 409,414 | 616,233 | 734,242 | 712,102 | 1,124,241 |
| Unknown | 746,353 | 128,343 | 100,062 | 63,868 | 172,494 | 718,946 | 140,162 | 735,166 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.1.a(1998) Percent of number of private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 110,575,764 | 14.8% | 9.6% | 15.2% | 17.7% | 42.7% | 32.2% | 67.8% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2,014,028 | 38.3% | 17.4% | 14.1% | 5.8% * | 24.3% | 62.2% | 37.8% |
| Mining | 556,236 | 5.5% * | 3.1% * | 9.9% * | 24.5% | 57.1% | 10.2% * | 89.8% |
| Construction | 5,759,774 | 32.7% | 18.5% | 25.9% | 15.9% | 7.0% * | 64.9% | 35.1% |
| Manufacturing | 19,030,318 | 6.2% | 5.7% | 12.9% | 22.1% | 53.1% | 17.7% | 82.3% |
| Transp., commu., util. | 6,557,839 | 6.6% | 5.9% | 10.7% | 14.8% | 62.0% | 18.7% | 81.3% |
| Wholesale trade | 7,312,313 | 12.2% | 9.7% | 16.4% | 16.1% | 45.7% | 31.1% | 68.9% |
| Retail trade | 22,338,092 | 13.8% | 11.1% | 15.2% | 13.3% | 46.6% | 33.3% | 66.7% |
| Fin., ins., real est. | 8,328,758 | 11.8% | 6.6% | 10.6% | 13.5% | 57.5% | 22.6% | 77.4% |
| Services | 38,658,499 | 18.3% | 10.2% | 16.5% | 20.6% | 34.3% | 37.1% | 62.9% |
| Unknown | 19,907 | 77.9% | ***** | ***** | 22.1% * | ***** | 77.9% | 22.1% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 82,454,948 | 11.4% | 9.8% | 15.8% | 16.4% | 46.5% | 29.4% | 70.6% |
| For profit, unincorporated | 10,412,506 | 47.9% | 13.6% | 12.5% | 15.2% | 10.7% | 68.6% | 31.4% |
| Nonprofit | 13,899,205 | 13.6% | 7.6% | 17.4% | 30.4% | 31.0% | 30.2% | 69.8% |
| Unknown | 3,809,105 | 0.7% | ***** | 2.3% * | 7.2% | 89.9% | 1.0% | 99.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 8,255,628 | 41.2% | 19.6% | 20.5% | 10.5% | 8.2% | 74.4% | 25.6% |
| 5-9 years | 9,225,486 | 30.7% | 20.0% | 22.2% | 18.7% | 8.4% | 62.9% | 37.1% |
| 10-19 years | 17,548,630 | 25.9% | 16.2% | 23.2% | 20.1% | 14.6% | 55.1% | 44.9% |
| 20 or more years | 48,665,930 | 11.4% | 8.7% | 17.9% | 24.4% | 37.6% | 28.5% | 71.5% |
| Unknown | 26,880,090 | 0.1% * | 0.2% | 1.2% | 6.1% | 92.5% | 0.5% | 99.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 64,833,636 | 0.4% | 1.7% | 6.6% | 20.3% | 71.0% | 4.6% | 95.4% |
| 1 location only | 45,742,128 | 35.1% | 20.7% | 27.5% | 14.0% | 2.6% | 71.4% | 28.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,512,594 | 32.8% | 15.0% | 22.8% | 16.4% | 13.0% | 62.3% | 37.7% |
| 25-49% | 8,019,315 | 14.9% | 9.9% | 12.3% | 15.6% | 47.4% | 31.1% | 68.9% |
| 50-74% | 12,467,954 | 20.3% | 10.7% | 14.2% | 19.9% | 34.8% | 38.8% | 61.2% |
| 75% or more | 84,575,902 | 12.8% | 9.0% | 15.2% | 17.7% | 45.3% | 29.4% | 70.6% |
| Union presence | | | | | | | | |
| No union employees | 84,262,434 | 17.7% | 11.7% | 18.1% | 18.6% | 34.0% | 38.9% | 61.1% |
| Has union employees | 17,033,869 | 5.6% * | 2.2% | 7.3% | 17.5% | 67.4% | 10.1% | 89.9% |
| Unknown | 9,279,461 | 5.5% | 4.0% | 4.0% | 10.2% | 76.3% | 12.0% | 88.0% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 10,181,997 | 24.4% | 16.6% | 22.5% | 19.9% | 16.5% | 53.3% | 46.7% |
| Less than 50% low wage | 67,955,244 | 19.2% | 12.5% | 20.6% | 22.7% | 25.1% | 42.1% | 57.9% |
| Unknown | 32,438,523 | 2.6% | 1.3% | 1.8% | 6.6% | 87.7% | 4.8% | 95.2% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.1.a(1998) Standard error for percent of number of private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 Employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 1,378,821 | 0.35% | 0.25% | 0.33% | 0.56% | 0.54% | 0.38% | 0.38% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 137,904 | 3.79% | 3.62% | 2.03% | 2.00% * | 5.93% | 5.89% | 5.89% |
| Mining | 141,076 | 4.28% * | 1.12% * | 4.79% * | 5.51% | 7.53% | 8.44% * | 8.44% |
| Construction | 201,577 | 1.23% | 0.53% | 1.44% | 1.83% | 2.15% * | 1.74% | 1.74% |
| Manufacturing | 713,645 | 1.09% | 0.54% | 0.80% | 0.85% | 1.17% | 0.91% | 0.91% |
| Transp., comm., util. | 308,890 | 1.51% | 0.77% | 1.60% | 3.48% | 3.60% | 2.63% | 2.63% |
| Wholesale trade | 271,997 | 1.43% | 0.74% | 1.98% | 1.63% | 3.49% | 1.82% | 1.82% |
| Retail trade | 670,951 | 0.82% | 0.34% | 0.58% | 0.79% | 1.19% | 0.68% | 0.68% |
| Fin., ins., real est. | 378,319 | 0.56% | 0.84% | 1.75% | 1.05% | 1.65% | 1.31% | 1.31% |
| Services | 737,629 | 0.66% | 0.48% | 0.62% | 1.09% | 1.25% | 0.67% | 0.67% |
| Unknown | 3,968 | 13.28% | ***** | ***** | 10.70% * | ***** | 13.28% | 10.70% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,152,284 | 0.51% | 0.28% | 0.37% | 0.46% | 0.83% | 0.53% | 0.53% |
| For profit, unincorporated | 222,556 | 1.22% | 0.38% | 0.64% | 1.84% | 1.76% | 1.32% | 1.32% |
| Nonprofit | 701,568 | 0.87% | 1.00% | 0.87% | 2.30% | 2.76% | 1.66% | 1.66% |
| Unknown | 457,957 | 0.19% | ***** | 1.11% * | 2.02% | 2.65% | 0.27% | 0.27% |
| Age of firm | | | | | | | | |
| Less than 5 years | 218,536 | 1.37% | 1.13% | 1.17% | 1.58% | 1.75% | 1.82% | 1.82% |
| 5-9 years | 351,243 | 1.43% | 1.49% | 1.35% | 1.65% | 2.01% | 1.85% | 1.85% |
| 10-19 years | 408,870 | 1.31% | 0.73% | 0.88% | 1.40% | 1.67% | 1.39% | 1.39% |
| 20 or more years | 1,122,677 | 0.61% | 0.32% | 0.62% | 0.75% | 0.83% | 0.62% | 0.62% |
| Unknown | 523,746 | 0.06% * | 0.04% | 0.18% | 0.35% | 0.34% | 0.09% | 0.09% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 961,874 | 0.08% | 0.22% | 0.25% | 0.75% | 0.64% | 0.21% | 0.21% |
| 1 location only | 1,209,256 | 0.44% | 0.48% | 0.84% | 0.69% | 0.40% | 0.65% | 0.65% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 292,315 | 1.77% | 0.84% | 1.65% | 1.63% | 3.27% | 2.26% | 2.26% |
| 25-49% | 412,439 | 1.61% | 0.94% | 0.71% | 1.29% | 3.14% | 2.06% | 2.06% |
| 50-74% | 454,862 | 1.21% | 0.67% | 1.03% | 1.42% | 2.35% | 1.80% | 1.80% |
| 75% or more | 1,440,382 | 0.47% | 0.32% | 0.41% | 0.65% | 0.73% | 0.47% | 0.47% |
| Union presence | | | | | | | | |
| No union employees | 1,233,952 | 0.28% | 0.25% | 0.40% | 0.68% | 0.80% | 0.33% | 0.33% |
| Has union employees | 1,006,656 | 1.72% * | 0.45% | 0.85% | 1.64% | 2.44% | 1.86% | 1.86% |
| Unknown | 610,262 | 0.97% | 1.07% | 0.53% | 1.51% | 2.35% | 1.61% | 1.61% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 400,046 | 0.93% | 1.21% | 1.11% | 1.63% | 1.48% | 1.65% | 1.65% |
| Less than 50% low wage | 1,643,168 | 0.52% | 0.34% | 0.63% | 0.76% | 0.73% | 0.61% | 0.61% |
| Unknown | 746,353 | 0.39% | 0.32% | 0.21% | 0.50% | 0.56% | 0.44% | 0.44% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2(1998) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 87.0% | 51.2% | 70.6% | 86.6% | 96.7% | 99.1% | 64.7% | 97.5% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 61.4% | 29.1% | 69.4% | 68.3% | 71.4% | 100.0% | 42.9% | 91.8% |
| Mining | 94.7% | 59.4% | 82.1% | 75.4% | 100.0% | 99.8% | 72.8% | 97.1% |
| Construction | 72.4% | 48.8% | 68.9% | 84.6% | 92.8% | 100.0% | 61.5% | 92.5% |
| Manufacturing | 96.1% | 70.8% | 85.9% | 92.3% | 98.8% | 100.0% | 82.2% | 99.1% |
| Transp., comm., util. | 93.3% | 43.7% | 75.0% | 91.9% | 96.9% | 99.7% | 69.8% | 98.7% |
| Wholesale trade | 93.1% | 61.3% | 86.0% | 95.2% | 99.6% | 99.9% | 78.8% | 99.5% |
| Retail trade | 81.9% | 36.8% | 50.8% | 77.7% | 96.7% | 99.9% | 50.3% | 97.7% |
| Fin., ins., real est. | 93.5% | 57.2% | 86.6% | 97.2% | 98.3% | 99.9% | 73.0% | 99.4% |
| Services | 85.1% | 55.7% | 74.1% | 86.9% | 95.7% | 96.9% | 67.2% | 95.7% |
| Unknown | 14.1% * | 18.1% * | ***** | ***** | ***** | ***** | 18.1% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 89.7% | 58.4% | 74.2% | 86.8% | 95.8% | 99.6% | 70.4% | 97.7% |
| For profit, unincorporated | 57.5% | 35.0% | 44.7% | 73.3% | 97.4% | 98.9% | 40.6% | 94.3% |
| Nonprofit | 89.4% | 58.9% | 78.4% | 92.5% | 99.2% | 94.1% | 73.4% | 96.3% |
| Unknown | 99.1% | 1.9% * | ***** | 99.0% | 99.9% | 99.8% | 29.0% * | 99.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 58.4% | 37.4% | 54.4% | 73.0% | 93.0% | 92.6% | 47.5% | 90.3% |
| 5-9 years | 68.4% | 43.1% | 62.8% | 77.6% | 92.7% | 96.1% | 55.2% | 90.9% |
| 10-19 years | 75.4% | 52.6% | 68.0% | 81.8% | 92.9% | 90.1% | 63.6% | 90.0% |
| 20 or more years | 92.7% | 62.8% | 82.3% | 93.6% | 98.8% | 99.8% | 77.2% | 98.9% |
| Unknown | 99.1% | 38.8% * | 56.3% | 88.6% | 95.3% | 99.7% | 66.6% | 99.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 98.1% | 76.2% | 83.1% | 93.0% | 97.8% | 99.1% | 87.1% | 98.6% |
| 1 location only | 71.2% | 50.8% | 69.2% | 84.4% | 94.3% | 97.7% | 62.7% | 92.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 43.3% | 12.9% | 23.9% | 55.1% | 93.0% | 59.0% | 22.8% | 77.2% |
| 25-49% | 82.6% | 39.6% | 54.5% | 80.9% | 91.9% | 99.4% | 51.3% | 96.7% |
| 50-74% | 80.3% | 43.7% | 64.5% | 75.5% | 96.2% | 99.4% | 54.3% | 96.8% |
| 75% or more | 91.2% | 60.7% | 78.5% | 91.7% | 97.4% | 99.7% | 73.9% | 98.4% |
| Union presence | | | | | | | | |
| No union employees | 84.0% | 49.3% | 69.9% | 86.1% | 97.1% | 98.7% | 63.7% | 97.0% |
| Has union employees | 98.1% | 84.9% | 91.1% | 96.4% | 97.3% | 99.8% | 88.2% | 99.2% |
| Unknown | 93.1% | 45.1% | 70.9% | 75.9% | 88.7% | 99.3% | 60.4% | 97.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 57.4% | 23.6% | 30.0% | 60.8% | 87.8% | 93.9% | 32.7% | 85.8% |
| Less than 50% low wage | 86.5% | 57.4% | 79.0% | 91.2% | 97.9% | 98.4% | 71.6% | 97.4% |
| Unknown | 97.1% | 38.2% | 66.1% | 77.1% | 96.3% | 99.8% | 50.9% | 99.4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2(1998) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.27% | 1.37% | 1.32% | 0.92% | 0.37% | 0.49% | 0.97% | 0.29% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4.44% | 2.98% | 10.77% | 10.36% | 12.96% | 0.00% | 5.02% | 6.67% |
| Mining | 1.66% | 13.49% | 17.83% | 14.12% | 0.00% | 0.09% | 8.34% | 1.27% |
| Construction | 1.60% | 2.25% | 4.35% | 2.21% | 3.02% | 0.00% | 1.53% | 2.13% |
| Manufacturing | 0.56% | 8.00% | 3.18% | 1.77% | 0.46% | 0.00% | 2.47% | 0.26% |
| Transp., comm., util. | 1.02% | 4.31% | 3.81% | 2.67% | 2.25% | 0.22% | 2.30% | 0.51% |
| Wholesale trade | 0.53% | 3.15% | 2.83% | 1.43% | 0.27% | 0.07% | 1.28% | 0.22% |
| Retail trade | 0.44% | 1.77% | 2.45% | 1.40% | 0.74% | 0.05% | 1.13% | 0.27% |
| Fin., ins., real est. | 0.44% | 2.03% | 3.64% | 0.99% | 1.19% | 0.06% | 1.79% | 0.24% |
| Services | 0.58% | 1.77% | 1.80% | 1.18% | 0.60% | 1.42% | 1.16% | 0.82% |
| Unknown | 7.54% * | 7.74% * | ***** | ***** | ***** | ***** | 7.74% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.24% | 1.86% | 1.21% | 1.00% | 0.54% | 0.14% | 1.06% | 0.13% |
| For profit, unincorporated | 1.73% | 1.96% | 2.48% | 3.86% | 0.67% | 0.50% | 1.85% | 1.95% |
| Nonprofit | 1.77% | 3.00% | 3.42% | 1.24% | 0.45% | 3.36% | 1.72% | 2.19% |
| Unknown | 0.26% | 1.23% * | ***** | 1.36% | 0.07% | 0.12% | 9.43% * | 0.12% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.53% | 2.23% | 3.18% | 2.75% | 2.78% | 3.77% | 1.82% | 2.12% |
| 5-9 years | 1.12% | 1.26% | 2.22% | 1.96% | 1.92% | 1.68% | 1.38% | 1.60% |
| 10-19 years | 1.39% | 1.98% | 3.23% | 1.85% | 1.41% | 5.53% | 1.71% | 2.66% |
| 20 or more years | 0.29% | 2.00% | 1.74% | 0.48% | 0.24% | 0.12% | 0.77% | 0.21% |
| Unknown | 0.13% | 12.64% * | 15.91% | 4.03% | 1.65% | 0.07% | 7.17% | 0.10% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.33% | 5.51% | 2.14% | 0.89% | 0.25% | 0.49% | 1.07% | 0.36% |
| 1 location only | 0.87% | 1.43% | 1.37% | 1.12% | 0.99% | 1.34% | 1.11% | 0.64% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.65% | 1.55% | 3.84% | 4.10% | 2.31% | 12.22% | 2.63% | 5.83% |
| 25-49% | 1.08% | 1.43% | 2.74% | 2.24% | 3.44% | 0.35% | 1.34% | 0.71% |
| 50-74% | 0.87% | 2.17% | 2.41% | 1.78% | 1.21% | 0.25% | 1.16% | 0.60% |
| 75% or more | 0.21% | 1.64% | 1.31% | 1.01% | 0.40% | 0.10% | 0.85% | 0.19% |
| Union presence | | | | | | | | |
| No union employees | 0.45% | 1.12% | 1.32% | 1.01% | 0.37% | 0.86% | 0.86% | 0.48% |
| Has union employees | 0.25% | 8.58% | 3.04% | 1.31% | 1.28% | 0.21% | 3.46% | 0.31% |
| Unknown | 0.74% | 4.95% | 8.33% | 6.50% | 3.81% | 0.33% | 3.53% | 0.51% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.46% | 1.68% | 3.07% | 3.71% | 2.50% | 1.81% | 2.22% | 1.93% |
| Less than 50% low wage | 0.48% | 1.37% | 0.91% | 0.97% | 0.30% | 1.27% | 0.95% | 0.60% |
| Unknown | 0.16% | 6.81% | 5.72% | 4.42% | 1.30% | 0.07% | 4.22% | 0.10% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.a(1998) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 77.6% | 78.1% | 76.0% | 74.0% | 75.2% | 79.8% | 75.8% | 78.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 74.1% | 67.7% | 60.8% | 57.2% | 58.0% | 93.0% | 66.6% | 79.8% |
| Mining | 94.1% | 90.2% | 93.4% | 99.7% | 91.5% | 94.8% | 93.2% | 94.2% |
| Construction | 75.5% | 82.2% | 80.4% | 75.0% | 66.8% | 71.3% | 80.9% | 68.9% |
| Manufacturing | 92.0% | 83.1% | 87.4% | 88.4% | 89.9% | 94.7% | 85.9% | 93.0% |
| Transp., comm., util. | 84.5% | 83.6% | 81.6% | 79.5% | 85.4% | 85.3% | 81.8% | 84.9% |
| Wholesale trade | 85.6% | 79.1% | 86.7% | 85.2% | 82.4% | 87.7% | 84.4% | 86.0% |
| Retail trade | 62.9% | 70.6% | 66.6% | 61.6% | 60.2% | 62.6% | 66.0% | 62.0% |
| Fin., ins., real est. | 86.0% | 83.4% | 65.3% | 87.0% | 87.4% | 87.9% | 78.4% | 87.6% |
| Services | 73.0% | 77.7% | 75.4% | 69.1% | 69.6% | 74.7% | 73.5% | 72.8% |
| Unknown | 45.1% | 45.1% | ***** | ***** | ***** | ***** | 45.1% | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 78.8% | 80.2% | 77.6% | 76.0% | 76.8% | 80.2% | 77.8% | 79.0% |
| For profit, unincorporated | 75.3% | 77.8% | 70.3% | 63.3% | 74.6% | 85.4% | 73.4% | 77.0% |
| Nonprofit | 72.5% | 68.6% | 68.5% | 67.7% | 70.2% | 79.5% | 67.1% | 74.3% |
| Unknown | 75.2% | ***** | ***** | 85.0% | 82.9% | 74.4% | 91.1% | 75.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 71.8% | 80.1% | 68.3% | 58.9% | 69.4% | 88.2% | 71.3% | 72.5% |
| 5-9 years | 72.8% | 79.0% | 74.7% | 69.7% | 69.2% | 73.9% | 76.1% | 69.4% |
| 10-19 years | 75.2% | 76.4% | 79.2% | 74.0% | 73.1% | 75.2% | 76.6% | 74.0% |
| 20 or more years | 78.9% | 78.4% | 76.5% | 76.7% | 76.7% | 81.7% | 76.5% | 79.6% |
| Unknown | 78.8% | 46.2% * | 85.2% | 83.8% | 77.6% | 78.8% | 77.3% | 78.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 80.0% | 76.4% | 84.5% | 81.9% | 78.9% | 80.1% | 82.6% | 79.9% |
| 1 location only | 72.9% | 78.2% | 74.8% | 71.0% | 67.4% | 70.4% | 75.0% | 69.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 31.7% | 38.0% | 21.6% | 26.0% | 31.1% | 43.4% | 26.9% | 34.0% |
| 25-49% | 46.6% | 43.5% | 43.1% | 41.6% | 41.9% | 49.9% | 43.1% | 47.5% |
| 50-74% | 66.9% | 61.5% | 63.8% | 60.7% | 68.0% | 70.2% | 62.6% | 68.4% |
| 75% or more | 83.1% | 84.8% | 81.9% | 80.5% | 81.6% | 84.3% | 82.1% | 83.4% |
| Union presence | | | | | | | | |
| No union employees | 75.6% | 77.7% | 75.9% | 73.9% | 73.4% | 77.0% | 75.7% | 75.6% |
| Has union employees | 83.5% | 80.7% | 81.3% | 77.0% | 83.2% | 84.6% | 80.0% | 83.9% |
| Unknown | 82.3% | 81.8% | 70.0% | 65.3% | 81.6% | 83.6% | 71.6% | 83.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 46.8% | 50.1% | 54.4% | 39.8% | 39.8% | 57.3% | 47.1% | 46.7% |
| Less than 50% low wage | 79.9% | 80.2% | 78.0% | 77.8% | 79.2% | 82.6% | 78.4% | 80.6% |
| Unknown | 79.0% | 79.9% | 67.4% | 70.4% | 77.0% | 79.4% | 72.3% | 79.2% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table 1.B.2.a(1998) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.39% | 1.27% | 0.62% | 1.31% | 0.74% | 0.31% | 0.90% | 0.30% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3.40% | 2.88% | 5.31% | 5.01% | 11.21% | 1.62% | 2.86% | 4.85% |
| Mining | 1.50% | 13.95% | 19.94% | 14.89% | 5.31% | 1.41% | 4.29% | 1.58% |
| Construction | 1.31% | 2.17% | 2.55% | 2.15% | 3.28% | 6.06% | 1.46% | 2.25% |
| Manufacturing | 0.69% | 4.00% | 1.30% | 1.07% | 0.91% | 0.37% | 1.96% | 0.49% |
| Transp., commu., util. | 2.07% | 2.09% | 2.93% | 2.55% | 3.28% | 2.61% | 1.72% | 2.35% |
| Wholesale trade | 0.92% | 3.03% | 2.29% | 1.74% | 2.53% | 1.71% | 1.66% | 1.24% |
| Retail trade | 0.90% | 2.70% | 0.81% | 1.76% | 1.90% | 1.26% | 1.68% | 1.02% |
| Fin., ins., real est. | 0.60% | 1.64% | 6.78% | 1.31% | 1.27% | 1.32% | 2.99% | 1.06% |
| Services | 1.10% | 1.43% | 1.27% | 2.63% | 1.64% | 1.38% | 1.74% | 0.99% |
| Unknown | 13.51% | 13.51% | ***** | ***** | ***** | ***** | 13.51% | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.47% | 1.44% | 0.85% | 1.46% | 0.79% | 0.49% | 1.05% | 0.41% |
| For profit, unincorporated | 1.18% | 2.32% | 2.47% | 4.23% | 2.88% | 2.52% | 1.38% | 1.91% |
| Nonprofit | 1.08% | 3.65% | 2.35% | 1.71% | 1.88% | 0.98% | 2.35% | 0.98% |
| Unknown | 1.84% | ***** | ***** | 7.91% | 3.79% | 1.79% | 25.42% | 1.83% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.77% | 1.45% | 3.81% | 2.93% | 3.69% | 2.81% | 1.91% | 3.17% |
| 5-9 years | 1.35% | 1.66% | 2.92% | 1.22% | 2.80% | 5.84% | 1.29% | 2.35% |
| 10-19 years | 1.14% | 1.49% | 0.94% | 1.24% | 1.76% | 3.02% | 1.09% | 1.70% |
| 20 or more years | 0.58% | 2.55% | 0.64% | 1.98% | 0.61% | 0.50% | 1.99% | 0.45% |
| Unknown | 0.80% | 15.24% * | 16.21% | 2.61% | 2.18% | 0.87% | 6.96% | 0.80% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.25% | 4.21% | 2.19% | 1.19% | 0.87% | 0.43% | 1.79% | 0.31% |
| 1 location only | 0.96% | 1.31% | 0.77% | 1.62% | 1.59% | 5.76% | 1.03% | 1.38% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.93% | 5.43% | 6.32% | 4.36% | 5.73% | 5.12% | 2.47% | 3.42% |
| 25-49% | 1.89% | 1.53% | 2.55% | 1.15% | 1.21% | 3.01% | 1.22% | 2.13% |
| 50-74% | 0.71% | 1.84% | 1.75% | 1.35% | 2.14% | 1.16% | 1.45% | 0.93% |
| 75% or more | 0.45% | 1.24% | 0.93% | 1.37% | 0.61% | 0.66% | 0.85% | 0.43% |
| Union presence | | | | | | | | |
| No union employees | 0.44% | 1.06% | 0.54% | 1.35% | 0.79% | 0.53% | 0.89% | 0.36% |
| Has union employees | 0.81% | 3.58% | 3.28% | 3.41% | 1.58% | 0.77% | 2.56% | 0.78% |
| Unknown | 2.03% | 6.73% | 5.44% | 5.37% | 3.86% | 1.98% | 4.89% | 1.91% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.71% | 3.28% | 3.65% | 2.24% | 3.37% | 3.84% | 1.43% | 2.21% |
| Less than 50% low wage | 0.50% | 1.20% | 0.69% | 1.13% | 0.66% | 0.74% | 0.91% | 0.43% |
| Unknown | 0.70% | 7.58% | 7.02% | 3.70% | 2.71% | 0.79% | 4.51% | 0.70% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.a.(1)(1998) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 85.3% | 82.8% | 79.0% | 78.7% | 82.8% | 89.4% | 80.1% | 86.8% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 78.0% | 79.4% | 70.4% | 68.0% | 78.5% | 82.4% | 73.5% | 80.9% |
| Mining | 95.2% | 87.1% | 86.6% | 93.2% | 90.4% | 98.3% | 89.9% | 95.6% |
| Construction | 80.4% | 81.4% | 78.4% | 78.2% | 80.1% | 90.3% | 78.7% | 83.0% |
| Manufacturing | 91.3% | 89.1% | 81.8% | 82.9% | 88.7% | 95.1% | 84.0% | 92.5% |
| Transp., comm., util. | 91.5% | 85.2% | 78.1% | 75.6% | 89.7% | 95.5% | 78.7% | 93.5% |
| Wholesale trade | 90.8% | 80.9% | 83.7% | 85.6% | 87.9% | 96.2% | 82.6% | 93.6% |
| Retail trade | 79.3% | 81.9% | 77.1% | 73.0% | 73.3% | 82.5% | 77.4% | 79.9% |
| Fin., ins., real est. | 85.1% | 79.8% | 82.4% | 85.1% | 87.0% | 85.4% | 82.9% | 85.5% |
| Services | 81.9% | 82.8% | 77.9% | 76.6% | 79.3% | 86.1% | 79.5% | 82.9% |
| Unknown | 61.1% * | 61.1% * | ***** | ***** | ***** | ***** | 61.1% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 85.5% | 83.0% | 78.8% | 79.1% | 83.4% | 89.3% | 80.0% | 87.1% |
| For profit, unincorporated | 81.0% | 79.6% | 77.7% | 76.1% | 79.8% | 89.3% | 78.4% | 83.3% |
| Nonprofit | 83.8% | 87.6% | 81.9% | 77.0% | 81.4% | 88.7% | 82.2% | 84.3% |
| Unknown | 91.8% | ***** | ***** | 91.1% | 93.7% | 91.6% | 62.0% | 91.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 77.9% | 80.7% | 79.9% | 74.9% | 72.1% | 80.4% | 79.2% | 75.9% |
| 5-9 years | 76.8% | 80.5% | 76.5% | 74.7% | 77.1% | 74.4% | 77.7% | 75.8% |
| 10-19 years | 80.1% | 81.5% | 78.8% | 78.5% | 80.6% | 81.3% | 79.7% | 80.4% |
| 20 or more years | 83.1% | 85.4% | 79.8% | 79.7% | 83.6% | 84.3% | 81.2% | 83.6% |
| Unknown | 94.4% | 59.5% | 75.8% | 84.4% | 91.6% | 94.8% | 81.3% | 94.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 87.7% | 76.1% | 79.4% | 82.2% | 84.0% | 89.5% | 81.0% | 88.0% |
| 1 location only | 79.9% | 83.0% | 79.0% | 77.2% | 79.9% | 86.7% | 79.9% | 79.9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 60.7% | 70.4% | 63.1% | 56.9% | 55.8% | 66.2% | 62.5% | 60.0% |
| 25-49% | 76.5% | 77.7% | 74.5% | 66.4% | 71.2% | 79.7% | 73.3% | 77.2% |
| 50-74% | 77.5% | 78.5% | 72.0% | 67.4% | 78.0% | 80.7% | 73.0% | 78.9% |
| 75% or more | 86.8% | 83.8% | 80.1% | 80.5% | 84.6% | 91.0% | 81.3% | 88.5% |
| Union presence | | | | | | | | |
| No union employees | 83.1% | 81.9% | 78.5% | 77.7% | 80.8% | 88.1% | 79.3% | 84.7% |
| Has union employees | 89.2% | 88.1% | 90.3% | 88.0% | 90.8% | 89.0% | 87.8% | 89.3% |
| Unknown | 93.7% | 94.0% | 77.3% | 83.4% | 88.7% | 95.1% | 85.8% | 94.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 63.8% | 82.6% | 65.2% | 62.0% | 59.7% | 61.7% | 70.1% | 61.1% |
| Less than 50% low wage | 82.4% | 82.5% | 80.2% | 79.4% | 83.4% | 84.7% | 80.5% | 83.4% |
| Unknown | 92.9% | 90.5% | 67.6% | 86.7% | 89.2% | 93.5% | 81.9% | 93.2% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.a.(1)(1998) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.20% | 0.69% | 0.76% | 0.59% | 0.62% | 0.28% | 0.50% | 0.30% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.07% | 2.47% | 3.69% | 5.69% | 12.76% | 5.29% | 3.00% | 4.20% |
| Mining | 0.99% | 14.70% | 18.57% | 14.36% | 3.45% | 0.64% | 2.98% | 1.33% |
| Construction | 1.66% | 2.56% | 2.03% | 2.04% | 3.82% | 4.88% | 2.36% | 2.15% |
| Manufacturing | 0.36% | 1.95% | 2.15% | 1.27% | 0.65% | 0.43% | 1.08% | 0.35% |
| Transp., comm., util. | 0.61% | 3.51% | 4.49% | 5.43% | 1.97% | 0.62% | 3.14% | 0.62% |
| Wholesale trade | 1.01% | 3.09% | 1.53% | 1.29% | 1.26% | 1.79% | 0.71% | 1.29% |
| Retail trade | 0.76% | 1.65% | 2.22% | 1.46% | 1.43% | 1.16% | 1.39% | 1.09% |
| Fin., ins., real est. | 1.17% | 1.96% | 2.44% | 1.89% | 1.61% | 1.98% | 1.22% | 1.36% |
| Services | 0.47% | 0.89% | 1.16% | 1.18% | 1.14% | 0.79% | 0.67% | 0.61% |
| Unknown | 18.71% * | 18.71% * | ***** | ***** | ***** | ***** | 18.71% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.20% | 0.87% | 0.98% | 0.69% | 0.83% | 0.30% | 0.73% | 0.36% |
| For profit, unincorporated | 1.08% | 0.64% | 1.84% | 2.89% | 2.24% | 1.04% | 1.00% | 1.31% |
| Nonprofit | 0.99% | 2.04% | 2.12% | 2.15% | 1.59% | 0.76% | 1.38% | 1.08% |
| Unknown | 1.31% | ***** | ***** | 5.12% | 1.58% | 1.40% | 17.34% | 1.30% |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.92% | 1.30% | 2.11% | 1.82% | 3.44% | 2.95% | 1.07% | 1.93% |
| 5-9 years | 0.84% | 0.87% | 1.41% | 1.35% | 1.48% | 3.29% | 0.80% | 1.42% |
| 10-19 years | 0.64% | 1.28% | 1.40% | 1.28% | 1.42% | 1.45% | 1.39% | 0.67% |
| 20 or more years | 0.31% | 1.30% | 0.68% | 0.67% | 0.82% | 0.53% | 0.62% | 0.35% |
| Unknown | 0.44% | 17.16% | 14.78% | 3.71% | 1.51% | 0.49% | 3.37% | 0.44% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.31% | 3.87% | 2.71% | 0.84% | 0.78% | 0.28% | 1.36% | 0.31% |
| 1 location only | 0.46% | 0.70% | 0.79% | 0.85% | 0.68% | 2.75% | 0.63% | 0.56% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.09% | 5.09% | 7.24% | 5.81% | 6.71% | 3.71% | 2.89% | 3.96% |
| 25-49% | 1.35% | 3.26% | 2.75% | 2.96% | 2.73% | 2.36% | 1.78% | 1.61% |
| 50-74% | 0.96% | 2.04% | 2.48% | 2.33% | 2.82% | 0.73% | 0.97% | 1.10% |
| 75% or more | 0.14% | 0.79% | 0.76% | 0.82% | 0.56% | 0.31% | 0.61% | 0.23% |
| Union presence | | | | | | | | |
| No union employees | 0.34% | 0.64% | 0.84% | 0.68% | 0.57% | 0.73% | 0.54% | 0.54% |
| Has union employees | 0.75% | 5.35% | 2.11% | 1.67% | 1.33% | 1.09% | 2.66% | 0.80% |
| Unknown | 0.57% | 5.46% | 3.86% | 2.08% | 3.77% | 0.60% | 2.78% | 0.57% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.77% | 2.24% | 3.70% | 4.24% | 2.18% | 2.13% | 1.82% | 0.82% |
| Less than 50% low wage | 0.35% | 0.73% | 0.95% | 0.59% | 0.73% | 0.69% | 0.61% | 0.41% |
| Unknown | 0.52% | 5.49% | 6.12% | 2.46% | 1.21% | 0.59% | 4.27% | 0.49% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.b(1998) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 66.2% | 64.7% | 60.0% | 58.2% | 62.3% | 71.4% | 60.7% | 67.9% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 57.8% | 53.8% | 42.8% | 38.9% | 45.6% | 76.6% | 49.0% | 64.6% |
| Mining | 89.6% | 78.6% | 80.9% | 92.9% | 82.7% | 93.1% | 83.8% | 90.1% |
| Construction | 60.7% | 66.8% | 63.0% | 58.6% | 53.5% | 64.4% | 63.6% | 57.1% |
| Manufacturing | 84.0% | 74.0% | 71.5% | 73.2% | 79.7% | 90.1% | 72.2% | 86.1% |
| Transp., commu., util. | 77.3% | 71.2% | 63.7% | 60.1% | 76.6% | 81.4% | 64.4% | 79.4% |
| Wholesale trade | 77.7% | 64.0% | 72.6% | 72.9% | 72.5% | 84.4% | 69.7% | 80.6% |
| Retail trade | 49.9% | 57.8% | 51.3% | 45.0% | 44.2% | 51.6% | 51.1% | 49.5% |
| Fin., ins., real est. | 73.2% | 66.6% | 53.8% | 74.0% | 76.1% | 75.1% | 65.0% | 74.9% |
| Services | 59.8% | 64.4% | 58.8% | 53.0% | 55.2% | 64.3% | 58.4% | 60.4% |
| Unknown | 27.5% * | 27.5% * | ***** | ***** | ***** | ***** | 27.5% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 67.3% | 66.6% | 61.2% | 60.1% | 64.1% | 71.7% | 62.3% | 68.8% |
| For profit, unincorporated | 61.0% | 61.9% | 54.6% | 48.1% | 59.5% | 76.3% | 57.5% | 64.2% |
| Nonprofit | 60.8% | 60.1% | 56.1% | 52.1% | 57.1% | 70.4% | 55.2% | 62.6% |
| Unknown | 69.0% | ***** | ***** | 77.4% | 77.6% | 68.2% | 56.4% | 69.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 55.9% | 64.7% | 54.6% | 44.1% | 50.1% | 70.9% | 56.5% | 55.1% |
| 5-9 years | 55.9% | 63.6% | 57.1% | 52.1% | 53.4% | 55.0% | 59.1% | 52.7% |
| 10-19 years | 60.2% | 62.3% | 62.4% | 58.1% | 59.0% | 61.1% | 61.1% | 59.5% |
| 20 or more years | 65.5% | 67.0% | 61.0% | 61.2% | 64.2% | 68.9% | 62.1% | 66.6% |
| Unknown | 74.4% | 27.5% * | 64.6% | 70.8% | 71.0% | 74.7% | 62.9% | 74.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 70.2% | 58.2% | 67.1% | 67.3% | 66.3% | 71.7% | 66.9% | 70.3% |
| 1 location only | 58.3% | 64.9% | 59.1% | 54.8% | 53.9% | 61.0% | 59.9% | 55.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 19.2% | 26.7% | 13.6% | 14.8% | 17.3% | 28.7% | 16.8% | 20.4% |
| 25-49% | 35.6% | 33.8% | 32.1% | 27.6% | 29.8% | 39.7% | 31.6% | 36.6% |
| 50-74% | 51.8% | 48.3% | 46.0% | 40.9% | 53.0% | 56.6% | 45.7% | 54.0% |
| 75% or more | 72.1% | 71.1% | 65.6% | 64.8% | 69.0% | 76.7% | 66.8% | 73.7% |
| Union presence | | | | | | | | |
| No union employees | 62.8% | 63.6% | 59.6% | 57.4% | 59.3% | 67.9% | 60.0% | 64.0% |
| Has union employees | 74.5% | 71.1% | 73.4% | 67.7% | 75.6% | 75.2% | 70.2% | 74.9% |
| Unknown | 77.1% | 76.9% | 54.1% | 54.4% | 72.4% | 79.4% | 61.4% | 78.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.9% | 41.4% | 35.5% | 24.7% | 23.7% | 35.4% | 33.0% | 28.5% |
| Less than 50% low wage | 65.9% | 66.2% | 62.5% | 61.8% | 66.0% | 70.0% | 63.2% | 67.3% |
| Unknown | 73.4% | 72.3% | 45.5% | 61.0% | 68.7% | 74.3% | 59.2% | 73.8% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.b(1998) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.40% | 1.40% | 0.71% | 1.28% | 0.93% | 0.39% | 0.97% | 0.41% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3.02% | 2.51% | 4.45% | 4.12% | 9.77% | 4.91% | 2.97% | 4.94% |
| Mining | 1.55% | 13.84% | 17.56% | 14.30% | 5.98% | 1.52% | 5.09% | 1.46% |
| Construction | 1.68% | 3.53% | 2.26% | 1.37% | 3.88% | 6.32% | 2.68% | 2.01% |
| Manufacturing | 0.67% | 3.03% | 1.66% | 1.26% | 0.87% | 0.48% | 1.59% | 0.51% |
| Transp., comm., util. | 2.09% | 3.60% | 4.57% | 4.69% | 3.66% | 2.46% | 2.82% | 2.18% |
| Wholesale trade | 1.31% | 3.91% | 1.79% | 2.14% | 2.79% | 2.05% | 1.53% | 1.87% |
| Retail trade | 0.72% | 3.00% | 1.45% | 1.63% | 1.39% | 0.73% | 1.80% | 0.71% |
| Fin., ins., real est. | 0.97% | 1.64% | 5.89% | 1.93% | 1.56% | 1.63% | 2.38% | 1.00% |
| Services | 0.88% | 1.44% | 0.89% | 2.03% | 1.78% | 1.33% | 1.43% | 0.84% |
| Unknown | 8.55% * | 8.55% * | ***** | ***** | ***** | ***** | 8.55% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.50% | 1.69% | 1.22% | 1.41% | 1.13% | 0.52% | 1.24% | 0.51% |
| For profit, unincorporated | 1.18% | 1.69% | 1.90% | 3.34% | 2.26% | 2.50% | 1.34% | 1.92% |
| Nonprofit | 1.26% | 4.19% | 2.57% | 1.83% | 1.75% | 0.85% | 2.70% | 1.13% |
| Unknown | 2.04% | ***** | ***** | 7.36% | 3.38% | 2.05% | 15.76% | 2.06% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.11% | 1.49% | 3.80% | 2.72% | 4.23% | 3.58% | 1.64% | 2.70% |
| 5-9 years | 1.12% | 1.53% | 2.13% | 0.55% | 2.33% | 5.28% | 0.95% | 2.16% |
| 10-19 years | 1.22% | 1.82% | 1.57% | 1.70% | 2.13% | 2.89% | 1.73% | 1.60% |
| 20 or more years | 0.55% | 2.67% | 0.55% | 1.53% | 0.84% | 0.61% | 1.66% | 0.49% |
| Unknown | 0.86% | 11.41% * | 13.07% | 3.49% | 2.56% | 0.92% | 6.44% | 0.86% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.39% | 4.11% | 1.87% | 1.09% | 1.01% | 0.50% | 1.68% | 0.42% |
| 1 location only | 0.98% | 1.41% | 0.81% | 1.63% | 1.41% | 6.20% | 1.11% | 1.35% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.47% | 3.85% | 2.02% | 1.61% | 3.36% | 4.42% | 1.26% | 1.71% |
| 25-49% | 1.89% | 1.32% | 2.31% | 1.04% | 1.32% | 3.22% | 1.22% | 2.20% |
| 50-74% | 1.17% | 2.02% | 2.16% | 1.64% | 3.22% | 1.06% | 1.23% | 1.39% |
| 75% or more | 0.47% | 1.31% | 0.82% | 1.45% | 0.91% | 0.67% | 0.93% | 0.44% |
| Union presence | | | | | | | | |
| No union employees | 0.47% | 1.19% | 0.70% | 1.26% | 0.89% | 0.80% | 0.96% | 0.56% |
| Has union employees | 0.99% | 4.84% | 3.56% | 3.48% | 2.01% | 1.34% | 2.94% | 0.98% |
| Unknown | 2.25% | 8.45% | 4.93% | 4.97% | 5.71% | 2.08% | 5.39% | 2.07% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.10% | 3.69% | 2.39% | 1.69% | 2.36% | 2.89% | 1.52% | 1.42% |
| Less than 50% low wage | 0.54% | 1.33% | 0.77% | 1.12% | 1.01% | 0.81% | 0.97% | 0.52% |
| Unknown | 0.74% | 7.95% | 7.28% | 3.77% | 2.98% | 0.80% | 5.80% | 0.72% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.c(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 57.2% | 30.3% | 25.7% | 34.0% | 49.3% | 77.5% | 29.2% | 66.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 33.6% | 12.4% | 26.0% * | 33.4% | 51.3% | 44.0% * | 19.4% * | 44.4% |
| Mining | 39.5% | 7.9% * | 30.7% * | 9.7% * | 22.9% * | 52.7% | 14.0% * | 41.6% |
| Construction | 32.2% | 15.3% | 28.0% | 31.4% | 37.8% | 69.0% | 22.9% | 43.7% |
| Manufacturing | 57.3% | 50.4% | 21.8% | 30.4% | 42.4% | 73.4% | 32.4% | 61.8% |
| Transp., comm., util. | 71.4% | 30.3% | 23.8% | 26.9% | 56.0% | 87.3% | 24.4% | 79.0% |
| Wholesale trade | 56.5% | 23.9% | 30.1% | 30.7% | 49.9% | 77.7% | 27.0% | 67.0% |
| Retail trade | 56.7% | 28.1% | 19.1% | 26.3% | 41.7% | 76.2% | 22.9% | 65.4% |
| Fin., ins., real est. | 70.2% | 22.0% | 15.5% | 48.0% | 52.2% | 89.5% | 24.6% | 80.0% |
| Services | 56.2% | 33.4% | 30.1% | 39.4% | 56.3% | 76.4% | 34.4% | 65.3% |
| Unknown | 70.2% * | 70.2% * | ***** | ***** | ***** | ***** | 70.2% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 58.6% | 32.1% | 25.0% | 33.7% | 45.6% | 79.5% | 29.7% | 67.3% |
| For profit, unincorporated | 39.4% | 22.3% | 23.9% | 28.4% | 51.7% | 67.9% | 22.7% | 55.1% |
| Nonprofit | 56.5% | 34.5% | 32.2% | 38.6% | 59.4% | 74.5% | 32.7% | 64.4% |
| Unknown | 60.9% | ***** | ***** | 15.4% * | 58.9% | 62.2% | 39.9% * | 61.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 35.7% | 31.3% | 21.8% | 27.7% | 42.0% | 72.0% | 26.4% | 50.0% |
| 5-9 years | 37.4% | 18.3% | 32.6% | 27.1% | 47.0% | 77.2% | 24.8% | 50.3% |
| 10-19 years | 40.5% | 29.9% | 21.5% | 32.5% | 44.2% | 73.5% | 27.0% | 52.2% |
| 20 or more years | 59.4% | 34.6% | 26.8% | 36.8% | 50.1% | 86.5% | 32.6% | 67.8% |
| Unknown | 70.4% | 15.8% * | 12.5% * | 38.4% | 60.4% | 71.5% | 23.9% * | 70.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 69.0% | 30.6% | 36.9% | 36.8% | 51.7% | 77.5% | 33.6% | 70.5% |
| 1 location only | 34.2% | 30.3% | 24.1% | 33.0% | 44.2% | 77.0% | 28.7% | 43.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 34.9% | 13.0% | 18.3% * | 20.5% | 40.3% | 67.8% | 13.2% | 45.5% |
| 25-49% | 65.7% | 13.4% | 23.7% | 20.6% | 46.3% | 92.5% | 17.9% | 77.1% |
| 50-74% | 58.2% | 25.4% | 31.6% | 27.7% | 58.6% | 81.2% | 28.0% | 69.0% |
| 75% or more | 57.1% | 33.0% | 25.2% | 36.5% | 48.5% | 75.8% | 30.9% | 65.2% |
| Union presence | | | | | | | | |
| No union employees | 50.0% | 26.0% | 25.6% | 33.2% | 45.5% | 72.5% | 27.5% | 59.5% |
| Has union employees | 79.0% | 73.7% | 40.4% | 43.8% | 64.0% | 88.0% | 60.1% | 80.9% |
| Unknown | 74.0% | 15.2% * | 9.2% * | 31.9% | 66.6% | 80.9% | 14.3% | 79.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 41.9% | 19.0% | 18.8% | 26.9% | 37.6% | 75.7% | 17.9% | 52.3% |
| Less than 50% low wage | 50.7% | 31.1% | 26.9% | 35.0% | 49.2% | 82.3% | 30.5% | 61.5% |
| Unknown | 72.2% | 34.1% | 8.4% * | 28.1% | 60.3% | 74.8% | 22.0% | 73.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.2.c(1998) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.40% | 3.33% | 1.98% | 1.09% | 1.40% | 0.71% | 1.43% | 0.67% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 5.75% | 2.99% | 11.90% * | 9.11% | 12.13% | 13.63% * | 6.15% * | 11.10% |
| Mining | 8.14% | 2.57% * | 12.17% * | 4.04% * | 16.15% * | 10.24% | 7.59% * | 9.26% |
| Construction | 3.17% | 2.24% | 4.30% | 4.77% | 5.20% | 8.94% | 3.28% | 4.86% |
| Manufacturing | 2.23% | 12.60% | 3.76% | 2.85% | 3.24% | 2.10% | 5.41% | 2.41% |
| Transp., comm., util. | 3.36% | 7.71% | 6.19% | 4.00% | 7.22% | 3.48% | 3.60% | 3.21% |
| Wholesale trade | 3.51% | 4.32% | 5.35% | 5.31% | 5.03% | 4.73% | 3.35% | 4.51% |
| Retail trade | 1.68% | 4.73% | 2.97% | 2.08% | 3.11% | 1.83% | 2.72% | 1.82% |
| Fin., ins., real est. | 2.14% | 5.69% | 4.22% | 7.71% | 5.19% | 1.60% | 2.82% | 2.48% |
| Services | 0.87% | 3.74% | 3.60% | 2.67% | 2.31% | 1.97% | 1.70% | 1.50% |
| Unknown | 22.67% * | 22.67% * | ***** | ***** | ***** | ***** | 22.67% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.38% | 4.67% | 2.39% | 1.72% | 1.52% | 0.73% | 2.02% | 0.65% |
| For profit, unincorporated | 1.40% | 4.03% | 4.50% | 5.06% | 4.78% | 4.31% | 2.68% | 3.05% |
| Nonprofit | 1.85% | 7.49% | 4.71% | 3.52% | 3.13% | 4.19% | 3.75% | 2.72% |
| Unknown | 3.71% | ***** | ***** | 11.27% * | 10.54% | 4.43% | 13.73% * | 3.75% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.22% | 5.23% | 4.40% | 3.51% | 4.69% | 6.27% | 3.33% | 1.74% |
| 5-9 years | 2.70% | 2.59% | 5.77% | 2.80% | 5.77% | 4.71% | 3.71% | 3.38% |
| 10-19 years | 1.34% | 4.60% | 1.79% | 2.70% | 2.82% | 3.79% | 2.28% | 2.36% |
| 20 or more years | 0.95% | 5.57% | 1.87% | 2.23% | 2.38% | 1.03% | 2.14% | 1.08% |
| Unknown | 0.79% | 12.07% * | 11.67% * | 7.42% | 4.17% | 1.00% | 10.02% * | 0.78% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.45% | 8.41% | 5.99% | 1.86% | 1.76% | 0.68% | 3.90% | 0.56% |
| 1 location only | 0.96% | 3.46% | 1.41% | 1.76% | 2.09% | 7.53% | 1.45% | 1.83% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.83% | 2.59% | 8.79% * | 3.50% | 6.68% | 7.05% | 2.81% | 5.90% |
| 25-49% | 2.75% | 3.05% | 5.68% | 3.31% | 4.93% | 1.65% | 3.28% | 2.42% |
| 50-74% | 1.89% | 3.38% | 3.53% | 3.08% | 4.08% | 3.23% | 2.73% | 2.18% |
| 75% or more | 0.67% | 3.82% | 2.01% | 1.26% | 1.75% | 0.75% | 1.73% | 0.89% |
| Union presence | | | | | | | | |
| No union employees | 0.52% | 2.66% | 2.39% | 1.20% | 1.87% | 1.19% | 1.55% | 1.13% |
| Has union employees | 1.76% | 14.88% | 5.19% | 5.75% | 3.24% | 1.55% | 9.39% | 1.66% |
| Unknown | 3.09% | 8.38% * | 7.43% * | 6.19% | 4.94% | 2.98% | 3.98% | 2.80% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.97% | 3.99% | 5.21% | 3.32% | 4.26% | 4.80% | 2.26% | 3.09% |
| Less than 50% low wage | 0.79% | 3.55% | 2.24% | 1.25% | 1.59% | 1.35% | 1.75% | 1.00% |
| Unknown | 1.01% | 9.87% | 4.51% * | 5.06% | 2.92% | 1.06% | 6.21% | 1.00% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3(1998) Number of full-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 92,399,464 | 12,355,069 | 8,410,827 | 13,820,157 | 16,499,202 | 41,314,209 | 27,736,792 | 64,662,672 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,627,013 | 531,519 | 292,962 | 234,571 | 93,611 * | 474,350 | 929,155 | 697,859 |
| Mining | 553,357 | 28,947 * | 17,034 * | 54,431 * | 135,896 | 317,050 | 55,108 * | 498,250 |
| Construction | 5,334,282 | 1,636,463 | 997,390 | 1,428,035 | 875,597 | 396,795 * | 3,384,090 | 1,950,192 |
| Manufacturing | 18,518,801 | 1,059,625 | 989,690 | 2,348,881 | 4,106,434 | 10,014,170 | 3,098,632 | 15,420,168 |
| Transp., commu., util. | 5,676,709 | 355,935 | 321,685 | 583,681 | 832,791 | 3,582,616 | 1,030,210 | 4,646,499 |
| Wholesale trade | 6,928,155 | 770,765 | 658,774 | 1,125,341 | 1,100,018 | 3,273,257 | 2,060,545 | 4,867,610 |
| Retail trade | 15,382,028 | 1,968,294 | 1,575,428 | 2,216,555 | 2,100,891 | 7,520,860 | 4,742,367 | 10,639,662 |
| Fin., ins., real est. | 7,429,049 | 777,979 | 507,371 | 809,838 | 1,025,016 | 4,308,845 | 1,604,058 | 5,824,991 |
| Services | 30,934,112 | 5,212,667 | 3,050,492 | 5,018,824 | 6,225,864 | 11,426,265 | 10,819,753 | 20,114,359 |
| Unknown | 15,958 | 12,874 | ***** | ***** | 3,084 * | ***** | 12,874 | 3,084 * |
| Ownership | | | | | | | | |
| For profit, incorporated | 70,737,932 | 7,576,743 | 6,695,014 | 11,003,093 | 11,732,298 | 33,730,784 | 19,827,654 | 50,910,278 |
| For profit, unincorporated | 7,764,189 | 3,516,993 | 964,161 | 971,040 | 1,292,234 | 1,019,760 | 5,002,874 | 2,761,314 |
| Nonprofit | 10,333,188 | 1,240,898 | 751,652 | 1,761,174 | 3,217,970 | 3,361,493 | 2,877,064 | 7,456,124 |
| Unknown | 3,564,155 | 20,434 * | ***** | 84,850 * | 256,699 | 3,202,172 | 29,199 * | 3,534,956 |
| Age of firm | | | | | | | | |
| Less than 5 years | 6,190,722 | 2,487,490 | 1,156,680 | 1,241,989 | 677,450 | 627,113 | 4,459,786 | 1,730,937 |
| 5-9 years | 7,134,508 | 2,044,070 | 1,461,126 | 1,572,893 | 1,394,456 | 661,962 | 4,358,364 | 2,776,143 |
| 10-19 years | 13,849,493 | 3,420,716 | 2,299,959 | 3,293,211 | 2,958,072 | 1,877,535 | 7,517,116 | 6,332,377 |
| 20 or more years | 40,662,645 | 4,367,493 | 3,450,229 | 7,421,257 | 9,950,631 | 15,473,035 | 11,272,198 | 29,390,447 |
| Unknown | 24,562,096 | 35,300 * | 42,833 | 290,806 | 1,518,593 | 22,674,564 | 129,328 | 24,432,768 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 56,008,131 | 206,004 | 870,445 | 3,546,060 | 11,054,784 | 40,330,839 | 2,407,144 | 53,600,986 |
| 1 location only | 36,391,333 | 12,149,066 | 7,540,382 | 10,274,097 | 5,444,418 | 983,370 | 25,329,648 | 11,061,685 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 482,038 | 77,964 | 76,161 | 142,484 | 114,152 | 71,277 | 240,314 | 241,724 |
| 25-49% | 2,940,215 | 409,712 | 288,784 | 359,033 | 456,552 | 1,426,133 | 881,115 | 2,059,100 |
| 50-74% | 7,711,139 | 1,480,836 | 825,401 | 1,086,918 | 1,599,117 | 2,718,868 | 2,897,904 | 4,813,235 |
| 75% or more | 81,266,072 | 10,386,557 | 7,220,481 | 12,231,722 | 14,329,381 | 37,097,931 | 23,717,459 | 57,548,613 |
| Union presence | | | | | | | | |
| No union employees | 69,380,270 | 11,062,341 | 7,751,375 | 12,394,709 | 13,016,691 | 25,155,154 | 25,225,800 | 44,154,469 |
| Has union employees | 15,182,676 | 870,862 * | 341,863 | 1,109,553 | 2,608,881 | 10,251,516 | 1,561,734 | 13,620,942 |
| Unknown | 7,836,518 | 421,866 | 317,588 | 315,895 | 873,629 | 5,907,539 | 949,257 | 6,887,261 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 5,604,480 | 1,261,802 | 908,466 | 1,229,215 | 1,129,205 | 1,075,791 | 2,806,695 | 2,797,785 |
| Less than 50% low wage | 57,397,429 | 10,399,143 | 7,148,743 | 12,066,078 | 13,387,432 | 14,396,033 | 23,631,473 | 33,765,956 |
| Unknown | 29,397,554 | 694,124 | 353,617 | 524,864 | 1,982,565 | 25,842,385 | 1,298,624 | 28,098,931 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3(1998) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 1,309,263 | 473,148 | 345,938 | 417,244 | 553,151 | 739,736 | 677,618 | 836,988 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 144,373 | 31,749 | 85,290 | 48,220 | 26,143 * | 148,717 | 95,583 | 156,047 |
| Mining | 140,355 | 8,729 * | 7,368 * | 13,883 * | 58,578 | 99,361 | 13,630 * | 134,708 |
| Construction | 208,890 | 91,240 | 50,190 | 81,807 | 106,364 | 140,490 * | 139,579 | 135,768 |
| Manufacturing | 710,205 | 252,431 | 75,679 | 99,810 | 146,671 | 517,775 | 227,233 | 607,358 |
| Transp., comm., util. | 245,250 | 60,817 | 47,717 | 92,881 | 195,664 | 280,143 | 125,388 | 306,121 |
| Wholesale trade | 261,139 | 89,169 | 40,182 | 115,495 | 87,158 | 358,781 | 100,856 | 275,110 |
| Retail trade | 551,240 | 143,930 | 85,273 | 95,687 | 141,500 | 419,603 | 118,751 | 462,789 |
| Fin., ins., real est. | 309,507 | 23,192 | 69,993 | 103,973 | 117,204 | 225,500 | 81,510 | 300,022 |
| Services | 753,035 | 249,331 | 229,376 | 310,334 | 388,865 | 463,059 | 330,784 | 554,640 |
| Unknown | 3,617 | 3,520 | ***** | ***** | 3,084 * | ***** | 3,520 | 3,084 * |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,033,985 | 461,176 | 273,403 | 350,268 | 343,994 | 636,630 | 558,760 | 741,071 |
| For profit, unincorporated | 215,348 | 188,852 | 28,144 | 51,354 | 192,336 | 169,706 | 199,975 | 148,035 |
| Nonprofit | 629,325 | 156,579 | 111,854 | 86,796 | 312,604 | 360,183 | 204,744 | 547,536 |
| Unknown | 425,542 | 5,898 * | ***** | 33,345 * | 53,165 | 459,543 | 9,465 * | 425,820 |
| Age of firm | | | | | | | | |
| Less than 5 years | 171,109 | 122,158 | 109,824 | 91,870 | 98,707 | 146,642 | 197,492 | 128,292 |
| 5-9 years | 314,073 | 55,272 | 176,550 | 92,385 | 138,507 | 202,055 | 213,679 | 219,287 |
| 10-19 years | 318,630 | 225,541 | 123,562 | 145,755 | 246,490 | 199,496 | 287,601 | 249,589 |
| 20 or more years | 1,142,019 | 362,293 | 179,354 | 307,505 | 429,674 | 533,450 | 413,336 | 892,157 |
| Unknown | 571,549 | 14,205 * | 10,894 | 45,189 | 95,706 | 586,137 | 23,030 | 563,827 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 723,163 | 27,711 | 125,916 | 106,032 | 408,163 | 802,601 | 115,146 | 697,047 |
| 1 location only | 1,193,646 | 472,884 | 298,874 | 444,400 | 341,979 | 181,173 | 670,966 | 572,704 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 28,657 | 4,764 | 6,397 | 12,266 | 18,024 | 16,496 | 12,073 | 25,722 |
| 25-49% | 160,766 | 31,515 | 21,669 | 11,032 | 37,552 | 172,754 | 22,041 | 169,870 |
| 50-74% | 299,772 | 48,322 | 44,987 | 68,793 | 169,520 | 260,019 | 77,669 | 329,884 |
| 75% or more | 1,425,494 | 466,214 | 350,387 | 428,811 | 532,862 | 791,601 | 655,299 | 947,213 |
| Union presence | | | | | | | | |
| No union employees | 1,225,746 | 258,145 | 277,128 | 432,528 | 411,452 | 938,892 | 505,507 | 881,245 |
| Has union employees | 909,997 | 366,517 * | 47,483 | 113,251 | 272,794 | 702,899 | 394,599 | 805,530 |
| Unknown | 540,394 | 80,603 | 91,682 | 44,688 | 153,073 | 518,361 | 133,557 | 530,279 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 224,513 | 60,637 | 108,474 | 109,251 | 68,709 | 141,483 | 147,979 | 174,840 |
| Less than 50% low wage | 1,579,735 | 514,149 | 289,388 | 432,255 | 592,908 | 629,379 | 694,001 | 1,051,902 |
| Unknown | 810,470 | 118,437 | 92,642 | 62,602 | 167,469 | 766,824 | 129,064 | 789,050 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3.a(1998) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 92,399,464 | 13.4% | 9.1% | 15.0% | 17.9% | 44.7% | 30.0% | 70.0% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,627,013 | 32.7% | 18.0% | 14.4% | 5.8% * | 29.2% | 57.1% | 42.9% |
| Mining | 553,357 | 5.2% * | 3.1% * | 9.8% * | 24.6% | 57.3% | 10.0% * | 90.0% |
| Construction | 5,334,282 | 30.7% | 18.7% | 26.8% | 16.4% | 7.4% * | 63.4% | 36.6% |
| Manufacturing | 18,518,801 | 5.7% | 5.3% | 12.7% | 22.2% | 54.1% | 16.7% | 83.3% |
| Transp., commu., util. | 5,676,709 | 6.3% | 5.7% | 10.3% | 14.7% | 63.1% | 18.1% | 81.9% |
| Wholesale trade | 6,928,155 | 11.1% | 9.5% | 16.2% | 15.9% | 47.2% | 29.7% | 70.3% |
| Retail trade | 15,382,028 | 12.8% | 10.2% | 14.4% | 13.7% | 48.9% | 30.8% | 69.2% |
| Fin., ins., real est. | 7,429,049 | 10.5% | 6.8% | 10.9% | 13.8% | 58.0% | 21.6% | 78.4% |
| Services | 30,934,112 | 16.9% | 9.9% | 16.2% | 20.1% | 36.9% | 35.0% | 65.0% |
| Unknown | 15,958 | 80.7% | ***** | ***** | 19.3% * | ***** | 80.7% | 19.3% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 70,737,932 | 10.7% | 9.5% | 15.6% | 16.6% | 47.7% | 28.0% | 72.0% |
| For profit, unincorporated | 7,764,189 | 45.3% | 12.4% | 12.5% | 16.6% | 13.1% | 64.4% | 35.6% |
| Nonprofit | 10,333,188 | 12.0% | 7.3% | 17.0% | 31.1% | 32.5% | 27.8% | 72.2% |
| Unknown | 3,564,155 | 0.6% * | ***** | 2.4% * | 7.2% | 89.8% | 0.8% * | 99.2% |
| Age of firm | | | | | | | | |
| Less than 5 years | 6,190,722 | 40.2% | 18.7% | 20.1% | 10.9% | 10.1% | 72.0% | 28.0% |
| 5-9 years | 7,134,508 | 28.7% | 20.5% | 22.0% | 19.5% | 9.3% | 61.1% | 38.9% |
| 10-19 years | 13,849,493 | 24.7% | 16.6% | 23.8% | 21.4% | 13.6% | 54.3% | 45.7% |
| 20 or more years | 40,662,645 | 10.7% | 8.5% | 18.3% | 24.5% | 38.1% | 27.7% | 72.3% |
| Unknown | 24,562,096 | 0.1% * | 0.2% | 1.2% | 6.2% | 92.3% | 0.5% | 99.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 56,008,131 | 0.4% | 1.6% | 6.3% | 19.7% | 72.0% | 4.3% | 95.7% |
| 1 location only | 36,391,333 | 33.4% | 20.7% | 28.2% | 15.0% | 2.7% | 69.6% | 30.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 482,038 | 16.2% | 15.8% | 29.6% | 23.7% | 14.8% | 49.9% | 50.1% |
| 25-49% | 2,940,215 | 13.9% | 9.8% | 12.2% | 15.5% | 48.5% | 30.0% | 70.0% |
| 50-74% | 7,711,139 | 19.2% | 10.7% | 14.1% | 20.7% | 35.3% | 37.6% | 62.4% |
| 75% or more | 81,266,072 | 12.8% | 8.9% | 15.1% | 17.6% | 45.6% | 29.2% | 70.8% |
| Union presence | | | | | | | | |
| No union employees | 69,380,270 | 15.9% | 11.2% | 17.9% | 18.8% | 36.3% | 36.4% | 63.6% |
| Has union employees | 15,182,676 | 5.7% * | 2.3% | 7.3% | 17.2% | 67.5% | 10.3% | 89.7% |
| Unknown | 7,836,518 | 5.4% | 4.1% | 4.0% | 11.1% | 75.4% | 12.1% | 87.9% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 5,604,480 | 22.5% | 16.2% | 21.9% | 20.1% | 19.2% | 50.1% | 49.9% |
| Less than 50% low wage | 57,397,429 | 18.1% | 12.5% | 21.0% | 23.3% | 25.1% | 41.2% | 58.8% |
| Unknown | 29,397,554 | 2.4% | 1.2% | 1.8% | 6.7% | 87.9% | 4.4% | 95.6% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3.a(1998) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1, 309, 263 | 0. 42% | 0. 29% | 0. 35% | 0. 61% | 0. 64% | 0. 44% | 0. 44% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 144, 373 | 4. 33% | 4. 43% | 2. 43% | 2. 01% * | 6. 61% | 6. 48% | 6. 48% |
| Mining | 140, 355 | 4. 25% * | 1. 13% * | 4. 83% * | 5. 50% | 7. 57% | 8. 46% * | 8. 46% |
| Construction | 208, 890 | 1. 23% | 0. 57% | 1. 61% | 1. 92% | 2. 34% * | 1. 66% | 1. 66% |
| Manufacturing | 710, 205 | 1. 12% | 0. 50% | 0. 80% | 0. 85% | 1. 15% | 0. 92% | 0. 92% |
| Transp., commu., util. | 245, 250 | 1. 48% | 0. 82% | 1. 71% | 3. 04% | 3. 45% | 2. 79% | 2. 79% |
| Wholesale trade | 261, 139 | 1. 42% | 0. 72% | 2. 03% | 1. 64% | 3. 58% | 1. 85% | 1. 85% |
| Retail trade | 551, 240 | 0. 87% | 0. 36% | 0. 66% | 0. 90% | 1. 27% | 0. 60% | 0. 60% |
| Fin., ins., real est. | 309, 507 | 0. 51% | 0. 87% | 1. 76% | 1. 18% | 1. 45% | 1. 29% | 1. 29% |
| Services | 753, 035 | 0. 81% | 0. 58% | 0. 76% | 1. 16% | 1. 19% | 0. 72% | 0. 72% |
| Unknown | 3, 617 | 13. 34% | ***** | ***** | 10. 47% * | ***** | 13. 34% | 10. 47% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 1, 033, 985 | 0. 57% | 0. 32% | 0. 37% | 0. 47% | 0. 83% | 0. 56% | 0. 56% |
| For profit, unincorporated | 215, 348 | 1. 76% | 0. 33% | 0. 84% | 2. 31% | 2. 20% | 1. 65% | 1. 65% |
| Nonprofit | 629, 325 | 1. 11% | 1. 14% | 1. 06% | 2. 15% | 2. 25% | 1. 76% | 1. 76% |
| Unknown | 425, 542 | 0. 19% * | ***** | 1. 16% * | 2. 10% | 2. 72% | 0. 29% * | 0. 29% |
| Age of firm | | | | | | | | |
| Less than 5 years | 171, 109 | 1. 59% | 1. 36% | 1. 33% | 1. 80% | 2. 31% | 2. 11% | 2. 11% |
| 5-9 years | 314, 073 | 1. 65% | 1. 71% | 1. 27% | 1. 94% | 2. 34% | 2. 23% | 2. 23% |
| 10-19 years | 318, 630 | 1. 39% | 0. 70% | 1. 21% | 1. 61% | 1. 37% | 1. 45% | 1. 45% |
| 20 or more years | 1, 142, 019 | 0. 72% | 0. 37% | 0. 61% | 0. 84% | 0. 76% | 0. 67% | 0. 67% |
| Unknown | 571, 549 | 0. 06% * | 0. 04% | 0. 19% | 0. 43% | 0. 41% | 0. 09% | 0. 09% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 723, 163 | 0. 05% | 0. 22% | 0. 23% | 0. 80% | 0. 71% | 0. 20% | 0. 20% |
| 1 location only | 1, 193, 646 | 0. 58% | 0. 53% | 1. 06% | 0. 75% | 0. 46% | 0. 64% | 0. 64% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 28, 657 | 1. 80% | 1. 15% | 1. 82% | 2. 82% | 2. 79% | 2. 66% | 2. 66% |
| 25-49% | 160, 766 | 1. 58% | 0. 96% | 0. 82% | 1. 48% | 3. 49% | 2. 13% | 2. 13% |
| 50-74% | 299, 772 | 1. 25% | 0. 70% | 1. 01% | 1. 58% | 2. 35% | 1. 87% | 1. 87% |
| 75% or more | 1, 425, 494 | 0. 47% | 0. 32% | 0. 40% | 0. 65% | 0. 74% | 0. 46% | 0. 46% |
| Union presence | | | | | | | | |
| No union employees | 1, 225, 746 | 0. 32% | 0. 32% | 0. 45% | 0. 76% | 0. 96% | 0. 43% | 0. 43% |
| Has union employees | 909, 997 | 1. 85% * | 0. 48% | 0. 86% | 1. 58% | 2. 46% | 1. 99% | 1. 99% |
| Unknown | 540, 394 | 0. 98% | 1. 14% | 0. 66% | 1. 77% | 2. 60% | 1. 68% | 1. 68% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 224, 513 | 1. 28% | 1. 56% | 1. 65% | 1. 31% | 1. 97% | 1. 99% | 1. 99% |
| Less than 50% low wage | 1, 579, 735 | 0. 55% | 0. 36% | 0. 74% | 0. 89% | 0. 71% | 0. 65% | 0. 65% |
| Unknown | 810, 470 | 0. 39% | 0. 32% | 0. 23% | 0. 52% | 0. 60% | 0. 44% | 0. 44% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 3. b(1998) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 90.0% | 57.8% | 76.2% | 89.9% | 97.1% | 99.7% | 71.0% | 98.2% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 66.8% | 33.8% | 68.5% | 71.8% | 67.4% | 100.0% | 47.6% | 92.3% |
| Mining | 94.8% | 61.2% | 81.8% | 75.2% | 100.0% | 99.8% | 74.0% | 97.1% |
| Construction | 74.3% | 51.3% | 69.5% | 85.6% | 92.5% | 100.0% | 63.8% | 92.5% |
| Manufacturing | 96.7% | 76.0% | 87.4% | 92.4% | 98.9% | 100.0% | 84.5% | 99.2% |
| Transp., commu., util. | 94.5% | 47.9% | 77.3% | 96.5% | 97.4% | 99.7% | 73.7% | 99.1% |
| Wholesale trade | 94.1% | 65.2% | 86.5% | 96.1% | 99.8% | 99.9% | 81.4% | 99.5% |
| Retail trade | 86.0% | 44.4% | 59.6% | 82.9% | 98.0% | 99.9% | 58.1% | 98.4% |
| Fin., ins., real est. | 94.7% | 63.0% | 86.9% | 97.6% | 98.3% | 99.9% | 77.2% | 99.5% |
| Services | 89.1% | 62.6% | 80.0% | 90.6% | 96.1% | 99.1% | 74.0% | 97.2% |
| Unknown | 11.2% * | 13.9% * | ***** | ***** | ***** | ***** | 13.9% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 91.8% | 63.6% | 78.6% | 90.3% | 96.4% | 99.7% | 75.6% | 98.1% |
| For profit, unincorporated | 63.7% | 41.0% | 52.6% | 74.5% | 97.3% | 99.6% | 46.7% | 94.5% |
| Nonprofit | 94.4% | 71.3% | 85.1% | 95.2% | 99.4% | 99.9% | 82.3% | 99.1% |
| Unknown | 99.3% | 2.6% * | ***** | 98.9% | 99.9% | 99.9% | 31.8% * | 99.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 65.5% | 44.3% | 65.0% | 79.7% | 92.4% | 92.7% | 55.5% | 91.1% |
| 5-9 years | 73.9% | 49.8% | 68.5% | 83.4% | 93.6% | 96.4% | 62.3% | 92.2% |
| 10-19 years | 80.4% | 57.9% | 72.8% | 85.3% | 94.5% | 99.8% | 69.0% | 93.9% |
| 20 or more years | 94.3% | 69.3% | 85.7% | 95.0% | 98.9% | 99.9% | 81.9% | 99.0% |
| Unknown | 99.3% | 41.5% * | 55.5% | 89.5% | 96.3% | 99.8% | 67.4% | 99.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 98.9% | 77.3% | 88.9% | 95.4% | 98.2% | 99.7% | 91.3% | 99.3% |
| 1 location only | 76.4% | 57.5% | 74.7% | 88.0% | 94.9% | 97.2% | 69.1% | 93.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 66.8% | 35.7% | 38.9% | 63.4% | 95.1% | 92.1% | 43.3% | 90.2% |
| 25-49% | 83.5% | 40.0% | 55.4% | 81.0% | 92.4% | 99.5% | 52.0% | 97.0% |
| 50-74% | 81.3% | 44.4% | 65.4% | 76.2% | 96.3% | 99.4% | 55.4% | 96.9% |
| 75% or more | 91.2% | 60.6% | 78.7% | 91.7% | 97.4% | 99.7% | 73.9% | 98.4% |
| Union presence | | | | | | | | |
| No union employees | 87.8% | 55.8% | 75.5% | 89.6% | 97.5% | 99.7% | 70.0% | 97.9% |
| Has union employees | 98.4% | 87.8% | 92.7% | 96.9% | 97.9% | 99.7% | 90.4% | 99.3% |
| Unknown | 93.9% | 50.1% | 75.2% | 77.7% | 89.8% | 99.4% | 64.8% | 97.9% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 60.6% | 27.1% | 34.2% | 62.0% | 85.9% | 93.9% | 37.3% | 83.9% |
| Less than 50% low wage | 89.0% | 62.4% | 81.8% | 93.2% | 98.1% | 99.9% | 75.8% | 98.3% |
| Unknown | 97.6% | 44.6% | 71.0% | 79.1% | 97.0% | 99.8% | 56.6% | 99.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3.b(1998) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.16% | 1.35% | 1.12% | 0.91% | 0.34% | 0.10% | 0.78% | 0.14% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4.62% | 3.10% | 11.00% | 9.99% | 12.92% | 0.00% | 5.70% | 6.04% |
| Mining | 1.60% | 13.52% | 17.79% | 14.12% | 0.00% | 0.09% | 8.28% | 1.27% |
| Construction | 1.64% | 2.36% | 4.38% | 1.94% | 3.17% | 0.00% | 1.63% | 2.12% |
| Manufacturing | 0.45% | 7.58% | 2.96% | 1.69% | 0.43% | 0.00% | 2.19% | 0.22% |
| Transp., commu., util. | 1.05% | 5.27% | 4.72% | 1.79% | 1.96% | 0.23% | 2.61% | 0.43% |
| Wholesale trade | 0.51% | 3.54% | 3.10% | 1.19% | 0.12% | 0.07% | 1.34% | 0.19% |
| Retail trade | 0.40% | 1.71% | 3.48% | 1.45% | 0.42% | 0.07% | 1.10% | 0.20% |
| Fin., ins., real est. | 0.43% | 2.20% | 3.84% | 0.91% | 1.35% | 0.06% | 1.66% | 0.25% |
| Services | 0.37% | 1.66% | 1.66% | 1.32% | 0.57% | 0.33% | 1.06% | 0.33% |
| Unknown | 8.74% * | 8.66% * | ***** | ***** | ***** | ***** | 8.66% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.17% | 1.77% | 1.12% | 0.87% | 0.49% | 0.13% | 0.84% | 0.14% |
| For profit, unincorporated | 1.76% | 2.51% | 1.95% | 4.52% | 0.79% | 0.18% | 2.04% | 2.35% |
| Nonprofit | 0.48% | 3.31% | 3.48% | 0.88% | 0.32% | 0.10% | 1.61% | 0.20% |
| Unknown | 0.23% | 1.29% * | ***** | 1.75% | 0.07% | 0.08% | 9.84% * | 0.07% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.77% | 2.59% | 3.77% | 2.90% | 3.08% | 3.79% | 2.07% | 2.04% |
| 5-9 years | 1.28% | 1.42% | 1.97% | 2.23% | 1.73% | 1.22% | 1.54% | 1.59% |
| 10-19 years | 1.04% | 1.93% | 3.26% | 2.09% | 1.12% | 0.12% | 1.52% | 0.97% |
| 20 or more years | 0.26% | 1.99% | 1.66% | 0.47% | 0.26% | 0.02% | 0.67% | 0.21% |
| Unknown | 0.13% | 13.17% * | 15.97% | 3.78% | 1.46% | 0.06% | 7.64% | 0.10% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.11% | 5.28% | 1.88% | 0.74% | 0.31% | 0.04% | 0.85% | 0.10% |
| 1 location only | 0.74% | 1.43% | 1.12% | 1.16% | 0.94% | 1.52% | 0.92% | 0.81% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.12% | 3.87% | 6.80% | 4.02% | 1.77% | 2.73% | 3.64% | 1.64% |
| 25-49% | 1.18% | 1.47% | 3.22% | 2.23% | 3.12% | 0.28% | 1.56% | 0.59% |
| 50-74% | 0.87% | 2.33% | 2.40% | 1.66% | 1.10% | 0.28% | 1.26% | 0.59% |
| 75% or more | 0.20% | 1.60% | 1.22% | 1.02% | 0.39% | 0.11% | 0.83% | 0.19% |
| Union presence | | | | | | | | |
| No union employees | 0.32% | 1.21% | 1.16% | 0.94% | 0.28% | 0.08% | 0.73% | 0.19% |
| Has union employees | 0.25% | 7.95% | 3.35% | 1.52% | 0.92% | 0.22% | 3.34% | 0.27% |
| Unknown | 0.71% | 5.62% | 8.90% | 6.55% | 3.79% | 0.24% | 3.85% | 0.52% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.67% | 1.86% | 5.13% | 3.62% | 2.71% | 2.37% | 2.69% | 2.56% |
| Less than 50% low wage | 0.30% | 1.32% | 0.69% | 0.72% | 0.33% | 0.09% | 0.76% | 0.13% |
| Unknown | 0.19% | 8.07% | 6.38% | 4.71% | 1.18% | 0.06% | 5.26% | 0.10% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3.b.(1)(1998) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 85.1% | 86.8% | 84.7% | 83.4% | 84.2% | 85.8% | 84.7% | 85.3% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 80.2% | 77.8% | 63.1% | 64.0% | 76.7% | 94.5% | 72.8% | 85.3% |
| Mining | 94.3% | 90.0% | 95.0% | 99.7% | 91.7% | 94.9% | 93.6% | 94.3% |
| Construction | 77.8% | 86.8% | 83.1% | 76.3% | 68.9% | 72.4% | 84.0% | 70.4% |
| Manufacturing | 93.3% | 84.6% | 91.1% | 91.7% | 91.5% | 95.2% | 89.3% | 94.0% |
| Transp., commu., util. | 88.5% | 87.8% | 90.9% | 86.6% | 88.6% | 88.7% | 89.0% | 88.5% |
| Wholesale trade | 88.4% | 82.4% | 91.1% | 88.6% | 87.4% | 89.1% | 87.9% | 88.5% |
| Retail trade | 78.4% | 84.9% | 83.5% | 81.0% | 76.4% | 76.9% | 82.9% | 77.2% |
| Fin., ins., real est. | 89.1% | 89.1% | 68.9% | 92.8% | 92.1% | 89.7% | 83.1% | 90.3% |
| Services | 81.7% | 88.6% | 85.7% | 79.8% | 81.3% | 79.9% | 83.8% | 80.9% |
| Unknown | 70.8% * | 70.8% * | ***** | ***** | ***** | ***** | 70.8% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 85.7% | 87.5% | 85.2% | 83.6% | 84.7% | 86.5% | 85.1% | 85.9% |
| For profit, unincorporated | 85.4% | 87.9% | 82.4% | 78.3% | 85.4% | 88.7% | 85.2% | 85.6% |
| Nonprofit | 83.7% | 81.4% | 82.4% | 84.6% | 81.8% | 86.0% | 81.9% | 84.3% |
| Unknown | 78.3% | ***** | ***** | 85.2% | 86.1% | 77.5% | 94.4% | 78.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 80.4% | 87.5% | 76.0% | 69.4% | 80.3% | 91.3% | 79.5% | 81.7% |
| 5-9 years | 83.0% | 88.5% | 82.7% | 81.5% | 80.7% | 82.4% | 85.2% | 80.6% |
| 10-19 years | 85.3% | 87.1% | 87.7% | 84.6% | 81.7% | 87.8% | 86.8% | 84.0% |
| 20 or more years | 87.6% | 86.0% | 85.9% | 85.2% | 85.9% | 90.5% | 84.8% | 88.5% |
| Unknown | 82.4% | 46.2% * | 84.4% | 85.9% | 81.7% | 82.4% | 78.8% | 82.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 87.1% | 97.1% | 94.4% | 92.0% | 88.7% | 86.0% | 92.4% | 86.9% |
| 1 location only | 81.3% | 86.6% | 83.3% | 80.2% | 74.6% | 76.5% | 83.7% | 77.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 88.7% | 90.8% | 85.4% | 90.9% | 84.5% | 93.5% | 91.3% | 87.5% |
| 25-49% | 82.9% | 91.5% | 88.0% | 86.6% | 80.4% | 81.3% | 89.3% | 81.4% |
| 50-74% | 87.7% | 85.1% | 85.4% | 85.8% | 87.8% | 89.4% | 85.8% | 88.4% |
| 75% or more | 85.0% | 86.9% | 84.5% | 83.1% | 83.9% | 85.7% | 84.5% | 85.1% |
| Union presence | | | | | | | | |
| No union employees | 83.6% | 87.2% | 85.1% | 83.9% | 83.5% | 82.3% | 85.1% | 83.0% |
| Has union employees | 89.0% | 84.1% | 85.0% | 81.0% | 87.2% | 90.8% | 83.8% | 89.6% |
| Unknown | 89.9% | 84.3% | 75.1% | 71.6% | 85.7% | 92.1% | 75.5% | 91.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 69.5% | 73.7% | 77.3% | 61.7% | 61.9% | 78.7% | 69.0% | 69.7% |
| Less than 50% low wage | 87.3% | 87.8% | 85.7% | 85.3% | 86.4% | 90.1% | 86.0% | 87.9% |
| Unknown | 83.2% | 81.3% | 71.2% | 74.1% | 80.5% | 83.7% | 75.2% | 83.4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 3. b. (1) (1998) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0. 49% | 1. 15% | 0. 99% | 1. 38% | 0. 71% | 0. 75% | 0. 87% | 0. 48% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3. 85% | 3. 81% | 7. 28% | 6. 41% | 13. 04% | 1. 57% | 4. 69% | 3. 87% |
| Mining | 1. 47% | 13. 93% | 20. 13% | 14. 89% | 5. 32% | 1. 38% | 3. 59% | 1. 56% |
| Construction | 1. 22% | 1. 62% | 2. 43% | 2. 56% | 3. 45% | 6. 47% | 1. 13% | 2. 25% |
| Manufacturing | 0. 65% | 4. 32% | 1. 09% | 0. 90% | 1. 01% | 0. 36% | 2. 10% | 0. 49% |
| Transp., commu., util. | 1. 93% | 2. 16% | 1. 86% | 2. 29% | 3. 23% | 2. 56% | 0. 91% | 2. 22% |
| Wholesale trade | 1. 02% | 3. 84% | 2. 04% | 1. 97% | 2. 26% | 1. 80% | 1. 75% | 1. 25% |
| Retail trade | 0. 85% | 2. 99% | 0. 71% | 1. 60% | 1. 93% | 1. 37% | 1. 56% | 1. 15% |
| Fin., ins., real est. | 0. 79% | 1. 82% | 7. 63% | 1. 39% | 1. 34% | 1. 42% | 3. 71% | 1. 16% |
| Services | 1. 30% | 1. 45% | 1. 11% | 3. 22% | 1. 32% | 1. 65% | 2. 10% | 1. 21% |
| Unknown | 21. 55% * | 21. 55% * | ***** | ***** | ***** | ***** | 21. 55% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0. 60% | 1. 44% | 1. 19% | 1. 53% | 0. 86% | 0. 82% | 1. 01% | 0. 62% |
| For profit, unincorporated | 1. 06% | 1. 22% | 1. 85% | 3. 81% | 3. 22% | 2. 56% | 0. 78% | 2. 11% |
| Nonprofit | 1. 02% | 3. 80% | 2. 48% | 2. 57% | 1. 99% | 1. 68% | 2. 47% | 0. 96% |
| Unknown | 1. 94% | ***** | ***** | 8. 04% | 3. 99% | 1. 99% | 26. 34% | 1. 94% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2. 01% | 1. 66% | 5. 21% | 3. 20% | 2. 82% | 3. 26% | 2. 62% | 3. 53% |
| 5-9 years | 1. 77% | 1. 77% | 2. 69% | 1. 77% | 3. 06% | 4. 99% | 1. 21% | 2. 60% |
| 10-19 years | 0. 82% | 1. 44% | 0. 87% | 1. 24% | 2. 00% | 2. 54% | 0. 85% | 1. 45% |
| 20 or more years | 0. 67% | 2. 59% | 0. 99% | 2. 32% | 0. 66% | 0. 82% | 2. 10% | 0. 53% |
| Unknown | 0. 94% | 15. 24% * | 16. 27% | 3. 00% | 2. 39% | 1. 10% | 7. 71% | 0. 94% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0. 54% | 1. 29% | 1. 03% | 1. 09% | 0. 78% | 0. 80% | 1. 28% | 0. 61% |
| 1 location only | 0. 91% | 1. 20% | 1. 27% | 1. 76% | 1. 37% | 6. 60% | 1. 01% | 1. 47% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2. 03% | 3. 74% | 5. 66% | 2. 54% | 4. 37% | 2. 46% | 2. 46% | 2. 21% |
| 25-49% | 1. 07% | 1. 04% | 3. 63% | 1. 67% | 2. 78% | 1. 23% | 1. 44% | 1. 29% |
| 50-74% | 0. 79% | 1. 87% | 2. 25% | 1. 77% | 1. 50% | 1. 06% | 1. 47% | 0. 91% |
| 75% or more | 0. 49% | 1. 18% | 1. 13% | 1. 47% | 0. 63% | 0. 78% | 0. 92% | 0. 48% |
| Union presence | | | | | | | | |
| No union employees | 0. 58% | 0. 93% | 0. 78% | 1. 55% | 0. 68% | 0. 92% | 0. 96% | 0. 55% |
| Has union employees | 0. 81% | 3. 84% | 3. 51% | 3. 24% | 2. 18% | 0. 91% | 2. 41% | 0. 92% |
| Unknown | 1. 84% | 7. 38% | 6. 19% | 5. 67% | 3. 76% | 1. 45% | 5. 29% | 1. 43% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2. 12% | 3. 65% | 3. 44% | 3. 33% | 4. 85% | 3. 84% | 2. 64% | 2. 42% |
| Less than 50% low wage | 0. 56% | 1. 05% | 0. 97% | 1. 34% | 0. 71% | 1. 07% | 0. 94% | 0. 54% |
| Unknown | 0. 76% | 7. 64% | 7. 09% | 3. 84% | 2. 58% | 0. 96% | 4. 38% | 0. 71% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 3. b. (2) (1998) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 73. 7% | 73. 1% | 68. 2% | 66. 9% | 71. 1% | 77. 7% | 69. 1% | 75. 1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 63. 6% | 61. 8% | 49. 4% | 43. 1% | 60. 3% | 78. 0% | 55. 7% | 69. 0% |
| Mining | 89. 7% | 78. 2% | 82. 2% | 93. 2% | 82. 8% | 93. 2% | 84. 1% | 90. 2% |
| Construction | 63. 0% | 71. 3% | 65. 8% | 60. 0% | 55. 3% | 65. 4% | 66. 7% | 58. 5% |
| Manufacturing | 85. 4% | 75. 8% | 75. 6% | 76. 3% | 81. 4% | 90. 7% | 75. 7% | 87. 1% |
| Transp., commu., util. | 81. 3% | 75. 1% | 71. 2% | 66. 9% | 79. 9% | 84. 9% | 70. 3% | 83. 1% |
| Wholesale trade | 80. 5% | 67. 4% | 76. 3% | 76. 6% | 76. 9% | 85. 8% | 73. 4% | 83. 0% |
| Retail trade | 64. 4% | 71. 6% | 65. 6% | 61. 7% | 59. 2% | 65. 5% | 66. 2% | 63. 9% |
| Fin., ins., real est. | 76. 9% | 72. 0% | 57. 4% | 79. 3% | 81. 0% | 78. 0% | 69. 6% | 78. 4% |
| Services | 68. 2% | 74. 9% | 68. 4% | 62. 5% | 66. 2% | 69. 5% | 68. 1% | 68. 2% |
| Unknown | 43. 3% * | 43. 3% * | ***** | ***** | ***** | ***** | 43. 3% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 74. 2% | 73. 8% | 68. 2% | 67. 2% | 71. 5% | 78. 2% | 69. 2% | 75. 7% |
| For profit, unincorporated | 71. 1% | 71. 7% | 66. 5% | 61. 3% | 70. 4% | 80. 5% | 68. 7% | 73. 3% |
| Nonprofit | 71. 9% | 72. 2% | 69. 3% | 66. 6% | 68. 8% | 77. 9% | 68. 6% | 73. 0% |
| Unknown | 72. 2% | ***** | ***** | 78. 4% | 81. 5% | 71. 3% | 62. 2% | 72. 3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 64. 0% | 72. 2% | 62. 4% | 53. 1% | 60. 4% | 73. 0% | 64. 6% | 63. 1% |
| 5-9 years | 65. 2% | 72. 7% | 64. 4% | 62. 2% | 64. 5% | 62. 0% | 67. 5% | 62. 7% |
| 10-19 years | 69. 6% | 72. 4% | 70. 2% | 67. 4% | 67. 6% | 72. 7% | 70. 3% | 69. 0% |
| 20 or more years | 74. 1% | 74. 4% | 69. 8% | 69. 2% | 73. 0% | 77. 7% | 70. 1% | 75. 3% |
| Unknown | 78. 3% | 27. 5% * | 62. 5% | 74. 1% | 75. 1% | 78. 7% | 63. 9% | 78. 4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 77. 4% | 75. 0% | 75. 8% | 76. 9% | 75. 9% | 77. 9% | 75. 9% | 77. 5% |
| 1 location only | 66. 2% | 73. 1% | 67. 1% | 63. 1% | 61. 0% | 67. 7% | 68. 2% | 62. 8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 73. 0% | 79. 7% | 69. 1% | 74. 2% | 68. 6% | 77. 8% | 75. 6% | 71. 8% |
| 25-49% | 67. 9% | 81. 1% | 72. 2% | 64. 5% | 61. 9% | 68. 4% | 73. 3% | 66. 7% |
| 50-74% | 70. 9% | 69. 8% | 66. 1% | 60. 5% | 71. 7% | 74. 8% | 66. 0% | 72. 5% |
| 75% or more | 74. 1% | 73. 3% | 68. 2% | 67. 4% | 71. 3% | 78. 2% | 69. 2% | 75. 6% |
| Union presence | | | | | | | | |
| No union employees | 70. 7% | 72. 8% | 68. 1% | 66. 6% | 68. 9% | 73. 6% | 68. 8% | 71. 5% |
| Has union employees | 80. 2% | 74. 2% | 77. 5% | 71. 6% | 80. 1% | 81. 6% | 73. 8% | 80. 8% |
| Unknown | 84. 7% | 80. 1% | 58. 5% | 60. 6% | 76. 6% | 88. 0% | 65. 2% | 86. 5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 46. 7% | 63. 7% | 52. 8% | 41. 1% | 40. 1% | 49. 7% | 51. 2% | 44. 7% |
| Less than 50% low wage | 73. 1% | 73. 6% | 69. 8% | 68. 7% | 73. 2% | 77. 6% | 70. 4% | 74. 6% |
| Unknown | 77. 9% | 73. 7% | 48. 6% | 64. 3% | 72. 4% | 78. 8% | 61. 9% | 78. 3% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.3.b.(2)(1998) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.50% | 1.30% | 0.97% | 1.43% | 1.02% | 0.68% | 0.96% | 0.49% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3.39% | 2.87% | 6.77% | 4.65% | 11.41% | 4.82% | 4.42% | 4.61% |
| Mining | 1.55% | 13.78% | 17.69% | 14.34% | 5.98% | 1.50% | 4.75% | 1.46% |
| Construction | 1.51% | 3.15% | 2.40% | 1.57% | 4.12% | 6.77% | 2.48% | 1.88% |
| Manufacturing | 0.63% | 3.13% | 1.70% | 1.41% | 1.01% | 0.43% | 1.68% | 0.48% |
| Transp., commu., util. | 1.96% | 3.72% | 4.59% | 4.82% | 3.15% | 2.46% | 2.91% | 2.06% |
| Wholesale trade | 1.37% | 4.67% | 1.86% | 2.56% | 2.52% | 2.06% | 1.73% | 1.78% |
| Retail trade | 0.86% | 3.20% | 1.76% | 2.07% | 1.68% | 1.36% | 1.92% | 1.15% |
| Fin., ins., real est. | 1.18% | 1.98% | 6.82% | 2.22% | 1.58% | 1.76% | 2.98% | 1.16% |
| Services | 1.17% | 1.40% | 0.67% | 2.63% | 1.59% | 1.59% | 1.79% | 1.11% |
| Unknown | 14.23% * | 14.23% * | ***** | ***** | ***** | ***** | 14.23% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.60% | 1.76% | 1.47% | 1.58% | 1.15% | 0.71% | 1.26% | 0.57% |
| For profit, unincorporated | 1.06% | 0.97% | 1.66% | 2.96% | 3.29% | 2.24% | 1.07% | 1.86% |
| Nonprofit | 1.20% | 4.30% | 2.05% | 1.95% | 1.71% | 1.27% | 2.68% | 1.05% |
| Unknown | 2.10% | ***** | ***** | 7.16% | 3.34% | 2.20% | 17.39% | 2.12% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.57% | 1.94% | 4.71% | 3.08% | 4.31% | 4.69% | 2.47% | 3.41% |
| 5-9 years | 1.48% | 1.85% | 1.75% | 1.43% | 2.97% | 5.84% | 0.72% | 2.63% |
| 10-19 years | 1.06% | 1.58% | 1.61% | 1.69% | 2.33% | 2.50% | 1.58% | 1.36% |
| 20 or more years | 0.59% | 2.64% | 1.19% | 1.85% | 0.97% | 0.88% | 1.65% | 0.54% |
| Unknown | 1.06% | 11.41% * | 12.98% | 3.56% | 2.51% | 1.21% | 7.09% | 1.05% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.54% | 3.48% | 2.69% | 1.27% | 1.10% | 0.74% | 1.52% | 0.56% |
| 1 location only | 0.99% | 1.32% | 1.14% | 1.83% | 1.48% | 7.27% | 1.10% | 1.47% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.04% | 5.18% | 6.74% | 1.73% | 3.75% | 3.44% | 3.12% | 2.06% |
| 25-49% | 1.12% | 2.13% | 3.54% | 1.77% | 2.84% | 2.12% | 1.19% | 1.38% |
| 50-74% | 0.79% | 2.61% | 2.71% | 2.07% | 2.82% | 1.15% | 1.32% | 1.08% |
| 75% or more | 0.50% | 1.27% | 0.98% | 1.56% | 0.92% | 0.74% | 0.98% | 0.48% |
| Union presence | | | | | | | | |
| No union employees | 0.58% | 1.06% | 0.80% | 1.48% | 0.86% | 0.98% | 1.00% | 0.63% |
| Has union employees | 1.12% | 5.11% | 4.10% | 3.55% | 2.66% | 1.57% | 3.10% | 1.24% |
| Unknown | 2.12% | 8.21% | 6.58% | 5.57% | 5.58% | 1.63% | 5.45% | 1.68% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.70% | 3.66% | 2.32% | 2.78% | 4.09% | 3.77% | 2.55% | 2.05% |
| Less than 50% low wage | 0.57% | 1.22% | 0.90% | 1.36% | 1.06% | 0.94% | 0.97% | 0.57% |
| Unknown | 0.85% | 7.86% | 7.75% | 3.39% | 2.65% | 0.99% | 5.25% | 0.77% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.4(1998) Number of part-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 18,176,301 | 3,997,114 | 2,166,829 | 3,032,377 | 3,104,063 | 5,875,919 | 7,863,738 | 10,312,563 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 387,014 | 239,844 | 58,327 | 49,051 | 23,759 * | 16,032 * | 323,568 | 63,446 |
| Mining | 2,879 | 1,507 | 308 * | 363 * | 259 * | 443 * | 1,814 | 1,065 |
| Construction | 425,493 | 248,381 | 65,323 | 64,624 | 39,634 * | 7,531 * | 354,006 | 71,487 |
| Manufacturing | 511,518 | 111,116 | 92,300 | 112,799 | 105,878 | 89,425 | 270,444 | 241,073 |
| Transp., commu., util. | 881,130 | 76,604 * | 66,337 * | 118,211 | 136,833 * | 483,144 | 198,326 * | 682,804 |
| Wholesale trade | 384,158 | 119,353 | 47,582 | 71,123 | 80,656 | 65,444 | 211,411 | 172,747 |
| Retail trade | 6,956,064 | 1,121,771 | 907,171 | 1,170,194 | 864,778 | 2,892,150 | 2,697,968 | 4,258,096 |
| Fin., ins., real est. | 899,709 | 205,755 | 43,136 | 74,689 | 95,666 | 480,461 | 275,073 | 624,636 |
| Services | 7,724,387 | 1,870,155 | 886,343 | 1,371,323 | 1,755,278 | 1,841,288 | 3,528,499 | 4,195,888 |
| Unknown | 3,950 | 2,628 | ***** | ***** | 1,322 * | ***** | 2,628 | 1,322 |
| Ownership | | | | | | | | |
| For profit, incorporated | 11,717,016 | 1,860,745 | 1,407,827 | 2,045,737 | 1,792,343 | 4,610,364 | 4,398,231 | 7,318,785 |
| For profit, unincorporated | 2,648,317 | 1,474,028 | 453,373 | 331,365 | 294,689 | 94,863 | 2,136,161 | 512,156 |
| Nonprofit | 3,566,017 | 655,879 | 305,629 | 653,615 | 1,001,083 | 949,811 | 1,321,421 | 2,244,597 |
| Unknown | 244,950 | 6,463 * | ***** | 1,660 * | 15,947 * | 220,881 | 7,925 * | 237,025 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,064,906 | 913,032 | 461,404 | 452,803 | 186,179 | 51,489 | 1,683,195 | 381,711 |
| 5-9 years | 2,090,978 | 786,181 | 383,021 | 478,163 | 328,371 | 115,243 | 1,444,717 | 646,261 |
| 10-19 years | 3,699,138 | 1,126,101 | 548,629 | 781,407 | 560,585 | 682,415 | 2,145,136 | 1,554,002 |
| 20 or more years | 8,003,286 | 1,169,290 | 771,879 | 1,300,046 | 1,913,899 | 2,848,171 | 2,583,460 | 5,419,826 |
| Unknown | 2,317,993 | 2,510 * | 1,895 * | 19,958 | 115,030 | 2,178,601 | 7,230 * | 2,310,764 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8,825,506 | 69,955 * | 224,153 | 729,313 | 2,129,682 | 5,672,403 | 543,711 | 8,281,795 |
| 1 location only | 9,350,795 | 3,927,159 | 1,942,676 | 2,303,063 | 974,381 | 203,516 | 7,320,027 | 2,030,768 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,030,556 | 1,731,926 | 749,905 | 1,116,852 | 787,602 | 644,272 | 3,196,292 | 1,834,264 |
| 25-49% | 5,079,100 | 784,568 | 506,386 | 624,239 | 792,098 | 2,371,810 | 1,613,541 | 3,465,560 |
| 50-74% | 4,756,815 | 1,054,650 | 512,950 | 685,624 | 884,151 | 1,619,438 | 1,940,674 | 2,816,141 |
| 75% or more | 3,309,830 | 425,969 | 397,588 | 605,662 | 640,212 | 1,240,399 | 1,113,231 | 2,196,598 |
| Union presence | | | | | | | | |
| No union employees | 14,882,165 | 3,822,523 | 2,084,007 | 2,852,707 | 2,652,577 | 3,470,350 | 7,537,958 | 7,344,207 |
| Has union employees | 1,851,194 | 82,752 | 32,419 | 125,929 | 379,984 | 1,230,109 | 157,382 | 1,693,812 |
| Unknown | 1,442,943 | 91,839 | 50,403 | 53,740 | 71,502 | 1,175,459 | 168,398 | 1,274,544 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 4,577,518 | 1,222,047 | 783,937 | 1,063,461 | 898,790 | 609,283 | 2,622,834 | 1,954,684 |
| Less than 50% low wage | 10,557,814 | 2,617,396 | 1,326,463 | 1,918,263 | 2,050,401 | 2,645,290 | 4,998,269 | 5,559,545 |
| Unknown | 3,040,969 | 157,671 | 56,429 * | 50,652 | 154,872 | 2,621,345 | 242,635 | 2,798,334 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.4(1998) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 465,371 | 108,853 | 53,032 | 90,202 | 142,181 | 413,965 | 100,273 | 436,072 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 35,571 | 32,188 | 14,250 | 8,498 | 13,855 * | 5,314 * | 36,531 | 15,468 |
| Mining | 1,062 | 802 | 215 * | 249 * | 192 * | 443 * | 976 | 550 |
| Construction | 42,078 | 20,900 | 8,211 | 16,970 | 23,962 * | 3,495 * | 32,680 | 26,551 |
| Manufacturing | 43,396 | 22,283 | 13,980 | 11,504 | 14,262 | 24,008 | 25,857 | 31,463 |
| Transp., comm., util. | 178,529 | 9,089 * | 13,261 * | 28,411 | 69,157 * | 166,070 | 22,646 * | 177,661 |
| Wholesale trade | 24,959 | 9,568 | 6,331 | 11,022 | 11,960 | 18,712 | 19,082 | 23,831 |
| Retail trade | 257,792 | 52,034 | 43,686 | 53,232 | 51,240 | 271,582 | 88,271 | 257,099 |
| Fin., ins., real est. | 95,818 | 16,158 | 5,763 | 7,923 | 10,381 | 87,940 | 14,714 | 90,779 |
| Services | 282,185 | 70,508 | 48,159 | 93,730 | 106,411 | 261,183 | 100,697 | 221,715 |
| Unknown | 1,694 | 1,323 | ***** | ***** | 1,322 * | ***** | 1,323 | 1,322 |
| Ownership | | | | | | | | |
| For profit, incorporated | 434,084 | 46,963 | 36,723 | 83,109 | 88,332 | 359,731 | 91,659 | 391,072 |
| For profit, unincorporated | 124,243 | 84,847 | 39,734 | 29,339 | 24,707 | 15,504 | 110,890 | 39,232 |
| Nonprofit | 215,993 | 20,842 | 20,761 | 43,446 | 117,188 | 247,436 | 35,237 | 218,005 |
| Unknown | 46,181 | 2,795 * | ***** | 1,453 * | 5,964 * | 42,552 | 3,052 * | 45,677 |
| Age of firm | | | | | | | | |
| Less than 5 years | 115,048 | 51,088 | 50,758 | 36,792 | 36,067 | 11,591 | 105,644 | 34,269 |
| 5-9 years | 61,968 | 54,948 | 29,532 | 44,534 | 44,282 | 28,534 | 64,075 | 59,780 |
| 10-19 years | 261,949 | 51,155 | 34,291 | 45,554 | 39,211 | 264,211 | 95,120 | 279,036 |
| 20 or more years | 253,899 | 24,378 | 29,889 | 40,050 | 139,340 | 208,180 | 38,056 | 231,195 |
| Unknown | 238,152 | 1,285 * | 1,209 * | 6,436 | 12,819 | 237,028 | 1,791 * | 238,678 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 421,501 | 23,242 * | 21,495 | 36,933 | 133,986 | 421,123 | 23,228 | 440,316 |
| 1 location only | 136,187 | 116,030 | 57,173 | 106,556 | 76,114 | 30,824 | 104,171 | 100,146 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 287,403 | 92,265 | 35,361 | 72,737 | 79,877 | 246,560 | 116,622 | 237,612 |
| 25-49% | 261,356 | 65,673 | 35,210 | 17,848 | 56,136 | 265,619 | 54,143 | 264,882 |
| 50-74% | 164,628 | 30,521 | 21,012 | 43,489 | 66,553 | 163,648 | 36,362 | 175,910 |
| 75% or more | 118,927 | 35,668 | 26,042 | 26,471 | 39,746 | 87,543 | 42,264 | 105,053 |
| Union presence | | | | | | | | |
| No union employees | 293,108 | 108,871 | 58,826 | 95,662 | 117,090 | 215,924 | 111,671 | 237,941 |
| Has union employees | 137,176 | 20,337 | 8,273 | 18,145 | 53,732 | 121,717 | 24,605 | 131,419 |
| Unknown | 189,395 | 14,679 | 12,595 | 7,148 | 9,409 | 192,482 | 21,752 | 191,794 |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 187,639 | 72,691 | 55,604 | 90,864 | 112,196 | 91,372 | 114,277 | 132,579 |
| Less than 50% low wage | 333,629 | 83,717 | 48,316 | 83,973 | 81,784 | 313,634 | 106,619 | 288,921 |
| Unknown | 254,346 | 17,949 | 15,205 * | 11,397 | 28,647 | 258,077 | 23,187 | 264,710 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.4.a(1998) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 18,176,301 | 22.0% | 11.9% | 16.7% | 17.1% | 32.3% | 43.3% | 56.7% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 387,014 | 62.0% | 15.1% | 12.7% | 6.1% * | 4.1% * | 83.6% | 16.4% |
| Mining | 2,879 | 52.3% | 10.7% * | 12.6% * | 9.0% * | 15.4% * | 63.0% | 37.0% * |
| Construction | 425,493 | 58.4% | 15.4% | 15.2% | 9.3% * | 1.8% * | 83.2% | 16.8% |
| Manufacturing | 511,518 | 21.7% | 18.0% | 22.1% | 20.7% | 17.5% | 52.9% | 47.1% |
| Transp., commu., util. | 881,130 | 8.7% * | 7.5% * | 13.4% | 15.5% * | 54.8% | 22.5% * | 77.5% |
| Wholesale trade | 384,158 | 31.1% | 12.4% | 18.5% | 21.0% | 17.0% | 55.0% | 45.0% |
| Retail trade | 6,956,064 | 16.1% | 13.0% | 16.8% | 12.4% | 41.6% | 38.8% | 61.2% |
| Fin., ins., real est. | 899,709 | 22.9% | 4.8% | 8.3% | 10.6% | 53.4% | 30.6% | 69.4% |
| Services | 7,724,387 | 24.2% | 11.5% | 17.8% | 22.7% | 23.8% | 45.7% | 54.3% |
| Unknown | 3,950 | 66.5% | ***** | ***** | 33.5% * | ***** | 66.5% | 33.5% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 11,717,016 | 15.9% | 12.0% | 17.5% | 15.3% | 39.3% | 37.5% | 62.5% |
| For profit, unincorporated | 2,648,317 | 55.7% | 17.1% | 12.5% | 11.1% | 3.6% | 80.7% | 19.3% |
| Nonprofit | 3,566,017 | 18.4% | 8.6% | 18.3% | 28.1% | 26.6% | 37.1% | 62.9% |
| Unknown | 244,950 | 2.6% * | ***** | 0.7% * | 6.5% * | 90.2% | 3.2% * | 96.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,064,906 | 44.2% | 22.3% | 21.9% | 9.0% | 2.5% | 81.5% | 18.5% |
| 5-9 years | 2,090,978 | 37.6% | 18.3% | 22.9% | 15.7% | 5.5% | 69.1% | 30.9% |
| 10-19 years | 3,699,138 | 30.4% | 14.8% | 21.1% | 15.2% | 18.4% | 58.0% | 42.0% |
| 20 or more years | 8,003,286 | 14.6% | 9.6% | 16.2% | 23.9% | 35.6% | 32.3% | 67.7% |
| Unknown | 2,317,993 | 0.1% * | 0.1% * | 0.9% | 5.0% | 94.0% | 0.3% * | 99.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8,825,506 | 0.8% * | 2.5% | 8.3% | 24.1% | 64.3% | 6.2% | 93.8% |
| 1 location only | 9,350,795 | 42.0% | 20.8% | 24.6% | 10.4% | 2.2% | 78.3% | 21.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,030,556 | 34.4% | 14.9% | 22.2% | 15.7% | 12.8% | 63.5% | 36.5% |
| 25-49% | 5,079,100 | 15.4% | 10.0% | 12.3% | 15.6% | 46.7% | 31.8% | 68.2% |
| 50-74% | 4,756,815 | 22.2% | 10.8% | 14.4% | 18.6% | 34.0% | 40.8% | 59.2% |
| 75% or more | 3,309,830 | 12.9% | 12.0% | 18.3% | 19.3% | 37.5% | 33.6% | 66.4% |
| Union presence | | | | | | | | |
| No union employees | 14,882,165 | 25.7% | 14.0% | 19.2% | 17.8% | 23.3% | 50.7% | 49.3% |
| Has union employees | 1,851,194 | 4.5% | 1.8% | 6.8% | 20.5% | 66.4% | 8.5% | 91.5% |
| Unknown | 1,442,943 | 6.4% | 3.5% | 3.7% | 5.0% | 81.5% | 11.7% | 88.3% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 4,577,518 | 26.7% | 17.1% | 23.2% | 19.6% | 13.3% | 57.3% | 42.7% |
| Less than 50% low wage | 10,557,814 | 24.8% | 12.6% | 18.2% | 19.4% | 25.1% | 47.3% | 52.7% |
| Unknown | 3,040,969 | 5.2% | 1.9% * | 1.7% | 5.1% | 86.2% | 8.0% | 92.0% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Percents may not add to 100% because of rounding.

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.4.a(1998) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 465,371 | 0.86% | 0.36% | 0.68% | 0.68% | 1.53% | 1.04% | 1.04% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 35,571 | 4.30% | 3.28% | 2.84% | 2.69% * | 1.70% * | 3.88% | 3.88% |
| Mining | 1,062 | 15.56% | 13.69% * | 8.53% * | 5.89% * | 6.82% * | 16.06% | 14.15% * |
| Construction | 42,078 | 3.74% | 1.41% | 3.04% | 3.76% * | 0.60% * | 3.95% | 3.95% |
| Manufacturing | 43,396 | 3.68% | 2.13% | 2.95% | 2.46% | 3.14% | 3.26% | 3.26% |
| Transp., comm., util. | 178,529 | 3.02% * | 3.24% * | 2.55% | 7.74% * | 9.97% | 7.54% * | 7.54% |
| Wholesale trade | 24,959 | 2.91% | 1.54% | 2.60% | 3.13% | 3.76% | 4.46% | 4.46% |
| Retail trade | 257,792 | 1.04% | 0.69% | 0.89% | 0.79% | 2.44% | 1.64% | 1.64% |
| Fin., ins., real est. | 95,818 | 2.46% | 0.74% | 1.72% | 1.17% | 4.79% | 3.32% | 3.32% |
| Services | 282,185 | 0.84% | 0.65% | 1.21% | 1.35% | 2.40% | 1.01% | 1.01% |
| Unknown | 1,694 | 19.40% | ***** | ***** | 12.49% * | ***** | 19.40% | 12.49% * |
| Ownership | | | | | | | | |
| For profit, incorporated | 434,084 | 0.63% | 0.51% | 0.76% | 0.67% | 1.70% | 1.13% | 1.13% |
| For profit, unincorporated | 124,243 | 1.84% | 1.07% | 0.94% | 0.82% | 0.63% | 1.29% | 1.29% |
| Nonprofit | 215,993 | 1.22% | 0.71% | 1.50% | 3.01% | 4.40% | 2.20% | 2.20% |
| Unknown | 46,181 | 1.32% * | ***** | 0.52% * | 2.11% * | 3.00% | 1.36% * | 1.36% |
| Age of firm | | | | | | | | |
| Less than 5 years | 115,048 | 2.33% | 1.32% | 1.61% | 1.50% | 0.55% | 1.42% | 1.42% |
| 5-9 years | 61,968 | 2.28% | 1.27% | 2.28% | 2.06% | 1.24% | 2.58% | 2.58% |
| 10-19 years | 261,949 | 2.08% | 1.26% | 1.30% | 1.36% | 4.44% | 3.67% | 3.67% |
| 20 or more years | 253,899 | 0.55% | 0.31% | 0.77% | 1.38% | 1.82% | 0.82% | 0.82% |
| Unknown | 238,152 | 0.07% * | 0.08% * | 0.22% | 0.76% | 0.72% | 0.11% * | 0.11% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 421,501 | 0.30% * | 0.34% | 0.71% | 1.50% | 1.99% | 0.56% | 0.56% |
| 1 location only | 136,187 | 1.07% | 0.77% | 1.09% | 0.73% | 0.32% | 0.90% | 0.90% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 287,403 | 1.84% | 0.85% | 1.69% | 1.56% | 3.39% | 2.38% | 2.38% |
| 25-49% | 261,356 | 1.63% | 0.93% | 0.69% | 1.21% | 2.98% | 2.04% | 2.04% |
| 50-74% | 164,628 | 1.14% | 0.63% | 1.08% | 1.18% | 2.38% | 1.70% | 1.70% |
| 75% or more | 118,927 | 0.82% | 0.88% | 0.99% | 1.25% | 1.60% | 1.24% | 1.24% |
| Union presence | | | | | | | | |
| No union employees | 293,108 | 0.76% | 0.41% | 0.83% | 0.60% | 1.07% | 0.76% | 0.76% |
| Has union employees | 137,176 | 0.81% | 0.46% | 1.05% | 2.64% | 3.10% | 1.13% | 1.13% |
| Unknown | 189,395 | 1.76% | 0.91% | 0.32% | 1.21% | 3.52% | 2.29% | 2.29% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low wage | 187,639 | 1.45% | 1.22% | 1.75% | 2.23% | 1.62% | 1.83% | 1.83% |
| Less than 50% low wage | 333,629 | 0.97% | 0.50% | 0.85% | 1.00% | 2.00% | 1.17% | 1.17% |
| Unknown | 254,346 | 0.90% | 0.59% * | 0.44% | 0.94% | 1.49% | 1.25% | 1.25% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. b(1998) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 71.3% | 30.9% | 49.1% | 71.6% | 94.3% | 94.6% | 42.7% | 93.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 38.8% | 18.8% | 73.7% | 51.6% | 87.5% | 100.0% | 29.5% | 86.3% |
| Mining | 60.3% | 24.2% * | 100.0% | 100.0% | 100.0% | 100.0% * | 37.1% * | 100.0% |
| Construction | 48.3% | 32.2% | 60.1% | 60.6% | 99.7% | 100.0% | 39.6% | 91.4% |
| Manufacturing | 74.2% | 21.2% | 69.9% | 90.2% | 94.8% | 100.0% | 56.0% | 94.7% |
| Transp., commu., util. | 85.6% | 23.8% | 63.9% | 69.2% | 94.2% | 100.0% | 49.7% | 96.1% |
| Wholesale trade | 73.4% | 36.1% | 79.3% | 81.0% | 97.0% | 100.0% | 53.7% | 97.5% |
| Retail trade | 73.0% | 23.5% | 35.7% | 67.8% | 93.5% | 99.9% | 36.6% | 96.1% |
| Fin., ins., real est. | 83.5% | 35.2% | 83.7% | 93.4% | 98.0% | 99.7% | 48.5% | 98.8% |
| Services | 69.3% | 36.7% | 53.7% | 73.1% | 94.4% | 83.2% | 46.3% | 88.7% |
| Unknown | 25.8% * | 38.8% * | ***** | ***** | ***** | ***** | 38.8% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 77.0% | 37.3% | 53.1% | 67.6% | 91.2% | 98.9% | 47.3% | 94.8% |
| For profit, unincorporated | 39.2% | 20.8% | 27.8% | 69.5% | 97.9% | 91.4% | 26.2% | 93.2% |
| Nonprofit | 74.8% | 35.6% | 61.8% | 85.3% | 98.6% | 73.7% | 54.1% | 87.0% |
| Unknown | 95.5% | ***** | ***** | 100.0% | 100.0% | 98.0% | 18.4% * | 98.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 37.3% | 18.6% | 28.0% | 54.7% | 95.3% | 91.5% | 26.1% | 87.1% |
| 5-9 years | 49.7% | 25.8% | 40.9% | 58.5% | 89.0% | 93.8% | 33.9% | 85.2% |
| 10-19 years | 56.9% | 36.6% | 47.5% | 66.8% | 84.9% | 63.5% | 44.5% | 74.0% |
| 20 or more years | 84.7% | 38.3% | 66.8% | 85.2% | 98.5% | 99.1% | 56.8% | 98.0% |
| Unknown | 97.6% | ***** | 74.6% * | 75.9% | 82.7% | 98.7% | 52.2% * | 97.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 92.7% | 72.8% | 60.7% | 81.4% | 95.8% | 94.4% | 68.3% | 94.3% |
| 1 location only | 51.1% | 30.1% | 47.7% | 68.5% | 91.0% | 99.9% | 40.8% | 88.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 41.0% | 11.9% | 22.4% | 54.1% | 92.7% | 55.3% | 21.2% | 75.5% |
| 25-49% | 82.0% | 39.3% | 54.0% | 80.8% | 91.6% | 99.3% | 50.9% | 96.6% |
| 50-74% | 78.7% | 42.7% | 63.0% | 74.5% | 96.0% | 99.5% | 52.8% | 96.6% |
| 75% or more | 90.0% | 63.0% | 75.0% | 91.4% | 97.0% | 99.7% | 74.6% | 97.8% |
| Union presence | | | | | | | | |
| No union employees | 66.5% | 30.6% | 48.8% | 70.9% | 94.9% | 91.5% | 42.3% | 91.3% |
| Has union employees | 95.6% | 54.3% | 75.2% | 92.3% | 93.4% | 100.0% | 66.5% | 98.3% |
| Unknown | 89.3% | 22.5% | 43.7% | 65.3% | 75.3% | 98.4% | 35.5% | 96.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 53.6% | 19.9% | 25.2% | 59.3% | 90.1% | 93.9% | 27.7% | 88.4% |
| Less than 50% low wage | 73.0% | 37.2% | 63.7% | 78.9% | 96.6% | 90.2% | 51.6% | 92.2% |
| Unknown | 92.1% | 9.9% | 35.9% | 56.4% | 87.1% | 99.2% | 20.9% | 98.3% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.4.b(1998) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1.32% | 1.23% | 1.69% | 1.90% | 0.94% | 3.29% | 1.51% | 1.99% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 6.06% | 5.16% | 12.37% | 12.43% | 16.25% | 14.91% | 5.64% | 13.27% |
| Mining | 15.22% | 8.04% * | 27.89% | 29.81% | 27.89% | 31.62% * | 14.15% * | 25.82% |
| Construction | 2.93% | 4.00% | 6.74% | 9.20% | 0.34% | 18.26% | 2.96% | 6.45% |
| Manufacturing | 4.26% | 4.96% | 7.59% | 3.73% | 3.36% | 0.00% | 5.34% | 3.47% |
| Transp., commu., util. | 4.04% | 2.56% | 8.22% | 8.52% | 4.30% | 0.00% | 4.71% | 2.73% |
| Wholesale trade | 3.80% | 5.75% | 7.08% | 5.99% | 2.15% | 0.00% | 6.02% | 1.58% |
| Retail trade | 1.51% | 1.99% | 1.99% | 2.48% | 1.77% | 0.13% | 1.85% | 0.64% |
| Fin., ins., real est. | 1.82% | 2.93% | 4.95% | 3.00% | 1.86% | 0.34% | 3.41% | 1.28% |
| Services | 2.21% | 1.71% | 2.38% | 2.91% | 1.51% | 6.50% | 1.73% | 3.94% |
| Unknown | 10.97% * | 13.29% * | ***** | ***** | ***** | ***** | 13.29% * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.96% | 2.28% | 2.19% | 2.55% | 1.69% | 0.44% | 1.85% | 0.45% |
| For profit, unincorporated | 2.22% | 1.73% | 4.39% | 6.56% | 0.51% | 4.14% | 2.24% | 1.67% |
| Nonprofit | 4.51% | 2.15% | 4.78% | 2.57% | 1.17% | 9.98% | 2.65% | 6.55% |
| Unknown | 1.95% | ***** | ***** | 29.81% | 14.91% | 1.48% | 8.45% * | 1.43% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.11% | 1.42% | 3.89% | 5.40% | 1.91% | 9.02% | 1.99% | 3.71% |
| 5-9 years | 1.60% | 1.53% | 3.63% | 2.62% | 3.10% | 3.12% | 1.51% | 1.68% |
| 10-19 years | 2.50% | 1.82% | 4.22% | 3.45% | 4.50% | 12.21% | 2.37% | 6.28% |
| 20 or more years | 0.89% | 1.53% | 3.04% | 1.53% | 0.34% | 0.64% | 2.19% | 0.44% |
| Unknown | 0.76% | ***** | 22.56% * | 14.49% | 6.35% | 0.55% | 15.79% * | 0.71% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2.35% | 7.45% | 5.48% | 2.62% | 0.66% | 3.33% | 3.66% | 2.52% |
| 1 location only | 1.14% | 1.24% | 2.21% | 1.92% | 2.81% | 0.11% | 1.66% | 1.69% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.68% | 1.48% | 3.73% | 4.23% | 2.40% | 13.18% | 2.55% | 6.20% |
| 25-49% | 1.04% | 1.43% | 2.55% | 2.28% | 3.63% | 0.39% | 1.25% | 0.79% |
| 50-74% | 0.89% | 1.97% | 2.44% | 2.10% | 1.46% | 0.20% | 1.01% | 0.65% |
| 75% or more | 0.84% | 3.24% | 3.23% | 1.28% | 0.77% | 0.16% | 2.06% | 0.42% |
| Union presence | | | | | | | | |
| No union employees | 1.41% | 1.02% | 1.63% | 2.15% | 1.20% | 5.30% | 1.45% | 2.80% |
| Has union employees | 1.33% | 11.47% | 12.18% | 2.87% | 5.47% | 0.04% | 7.63% | 1.29% |
| Unknown | 2.95% | 3.56% | 11.11% | 12.87% | 11.53% | 1.59% | 4.10% | 1.67% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.72% | 1.76% | 1.47% | 4.38% | 3.04% | 2.68% | 2.03% | 1.83% |
| Less than 50% low wage | 1.74% | 1.39% | 2.20% | 2.37% | 0.85% | 5.06% | 1.58% | 3.07% |
| Unknown | 1.19% | 2.57% | 10.11% | 10.18% | 4.28% | 0.34% | 4.48% | 0.35% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. b. (1) (1998) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 29.2% | 27.8% | 23.5% | 19.8% | 26.4% | 35.6% | 23.7% | 31.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 29.8% | 27.3% | 50.2% | 12.2% * | 1.6% * | 47.1% * | 38.1% | 15.5% * |
| Mining | 48.7% | 100.0% * | 21.6% * | 98.7% | 21.5% * | ***** | 64.1% * | 38.9% * |
| Construction | 30.8% | 33.5% | 33.1% | 33.6% | 23.6% * | 13.4% * | 32.9% | 26.3% * |
| Manufacturing | 28.5% | 31.4% | 36.9% | 17.6% | 23.3% | 39.9% | 27.4% | 29.3% |
| Transp., comm., util. | 55.4% | 44.3% | 27.2% * | 30.6% | 65.4% | 59.9% | 26.1% * | 59.8% |
| Wholesale trade | 21.0% | 40.2% | 21.0% * | 22.2% | 12.6% * | 17.3% * | 31.6% | 13.8% |
| Retail trade | 22.5% | 23.3% | 17.5% | 16.8% | 19.1% | 25.5% | 19.1% | 23.3% |
| Fin., ins., real est. | 57.4% | 45.2% | 21.1% | 21.1% | 37.5% | 71.2% | 34.9% | 62.3% |
| Services | 28.2% | 25.8% | 22.6% | 20.9% | 27.5% | 36.6% | 22.8% | 30.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 28.8% | 29.3% | 24.3% | 21.5% | 22.4% | 33.9% | 25.4% | 29.8% |
| For profit, unincorporated | 26.7% | 30.3% | 21.6% | 16.1% * | 27.5% | 47.3% | 24.0% | 29.9% |
| Nonprofit | 31.5% | 20.3% | 21.6% | 17.0% | 32.6% | 47.9% | 18.2% | 36.4% |
| Unknown | 28.6% | ***** | ***** | 73.6% * | 30.3% * | 28.1% | 70.0% * | 28.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 26.7% | 32.5% | 23.6% | 16.8% | 31.1% | 49.1% | 24.7% | 29.2% |
| 5-9 years | 21.1% | 31.6% | 23.8% | 14.3% | 17.9% * | 24.0% * | 25.4% | 17.4% |
| 10-19 years | 21.6% | 24.8% | 24.9% | 17.4% | 22.7% | 20.6% | 21.2% | 22.0% |
| 20 or more years | 29.2% | 27.1% | 22.4% | 22.6% | 28.8% | 33.6% | 24.3% | 30.5% |
| Unknown | 40.5% | ***** | 100.0% | 48.3% | 14.5% | 41.6% | 43.0% * | 40.5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 32.1% | 11.7% * | 28.3% | 24.2% | 26.5% | 35.4% | 24.5% | 32.5% |
| 1 location only | 24.1% | 28.5% | 22.8% | 18.1% | 26.0% | 42.0% | 23.6% | 25.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 22.8% | 30.8% | 10.4% * | 16.3% * | 23.2% | 34.2% | 17.0% | 25.6% |
| 25-49% | 25.2% | 18.0% | 16.8% | 15.7% | 19.5% | 30.9% | 17.2% | 27.2% |
| 50-74% | 32.0% | 27.2% | 27.9% | 19.9% | 32.0% | 38.0% | 26.3% | 34.2% |
| 75% or more | 35.5% | 37.9% | 32.3% | 27.3% | 30.4% | 41.9% | 32.2% | 36.7% |
| Union presence | | | | | | | | |
| No union employees | 26.4% | 27.5% | 23.5% | 18.7% | 22.6% | 35.0% | 23.3% | 27.9% |
| Has union employees | 37.3% | 23.9% * | 32.5% * | 39.4% | 54.2% | 32.9% | 29.4% | 37.8% |
| Unknown | 38.8% | 55.9% | 14.5% * | 21.1% * | 21.0% * | 40.3% | 32.1% | 39.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 15.5% | 16.8% | 18.5% | 13.3% | 13.3% | 19.5% | 15.5% | 15.5% |
| Less than 50% low wage | 30.8% | 30.2% | 24.8% | 22.6% | 31.7% | 37.8% | 25.9% | 33.4% |
| Unknown | 36.4% | 52.0% * | 19.9% * | 16.8% * | 26.8% | 37.2% | 29.4% * | 36.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. b. (1) (1998) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1.04% | 1.64% | 1.74% | 1.70% | 1.55% | 2.12% | 1.29% | 1.36% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 6.21% | 7.63% | 12.04% | 9.99% * | 10.39% * | 14.90% * | 6.50% | 10.62% * |
| Mining | 14.12% | 31.62% * | 10.72% * | 29.43% | 6.86% * | ***** | 19.49% * | 12.46% * |
| Construction | 4.68% | 7.84% | 6.22% | 8.34% | 12.21% * | 10.37% * | 4.27% | 8.76% * |
| Manufacturing | 2.84% | 5.20% | 7.60% | 3.64% | 4.26% | 4.49% | 3.35% | 2.87% |
| Transp., comm., util. | 8.08% | 9.71% | 9.35% * | 7.35% | 14.63% | 10.09% | 8.05% * | 8.89% |
| Wholesale trade | 2.78% | 4.48% | 6.99% * | 4.19% | 8.24% * | 8.70% * | 2.91% | 3.56% |
| Retail trade | 1.60% | 1.94% | 1.96% | 2.11% | 3.07% | 3.06% | 1.57% | 2.29% |
| Fin., ins., real est. | 3.01% | 5.69% | 3.97% | 4.16% | 5.05% | 3.63% | 3.58% | 3.52% |
| Services | 1.25% | 2.66% | 1.97% | 1.64% | 3.04% | 2.12% | 1.34% | 1.64% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.37% | 2.09% | 2.39% | 1.87% | 2.66% | 2.49% | 1.60% | 1.78% |
| For profit, unincorporated | 2.29% | 3.56% | 3.72% | 5.50% * | 3.87% | 7.16% | 1.85% | 3.12% |
| Nonprofit | 1.51% | 2.48% | 3.60% | 1.56% | 3.32% | 2.84% | 1.37% | 2.15% |
| Unknown | 5.88% | ***** | ***** | 22.11% * | 11.35% * | 5.76% | 22.14% * | 5.83% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.78% | 5.94% | 2.57% | 3.26% | 8.57% | 10.68% | 3.00% | 6.31% |
| 5-9 years | 2.48% | 3.36% | 3.44% | 2.30% | 7.00% * | 8.89% * | 1.72% | 3.89% |
| 10-19 years | 1.84% | 2.43% | 2.66% | 2.73% | 5.23% | 5.00% | 1.96% | 2.40% |
| 20 or more years | 1.27% | 2.01% | 3.07% | 2.43% | 1.91% | 2.78% | 1.53% | 1.66% |
| Unknown | 3.51% | ***** | 29.81% | 14.42% | 3.15% | 3.76% | 13.90% * | 3.53% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.43% | 8.12% * | 4.25% | 3.58% | 1.39% | 2.27% | 3.59% | 1.55% |
| 1 location only | 1.33% | 1.83% | 1.52% | 1.34% | 2.97% | 9.68% | 1.32% | 1.76% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.18% | 6.09% | 7.50% * | 5.17% * | 5.97% | 5.78% | 2.92% | 3.68% |
| 25-49% | 3.06% | 2.11% | 3.13% | 2.13% | 2.23% | 4.57% | 1.80% | 3.57% |
| 50-74% | 1.85% | 2.82% | 2.65% | 2.64% | 4.51% | 2.52% | 2.21% | 2.20% |
| 75% or more | 1.20% | 3.03% | 2.78% | 2.62% | 2.11% | 2.87% | 1.85% | 1.82% |
| Union presence | | | | | | | | |
| No union employees | 0.47% | 1.74% | 1.60% | 1.43% | 1.57% | 2.10% | 1.31% | 0.67% |
| Has union employees | 3.92% | 7.68% * | 11.71% * | 7.86% | 9.00% | 3.02% | 5.07% | 4.09% |
| Unknown | 5.92% | 14.17% | 13.60% * | 8.56% * | 6.75% * | 6.52% | 5.64% | 6.23% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.56% | 2.78% | 4.63% | 1.56% | 3.84% | 2.92% | 2.59% | 1.99% |
| Less than 50% low wage | 1.56% | 2.39% | 1.72% | 1.94% | 2.91% | 2.04% | 1.45% | 1.79% |
| Unknown | 3.19% | 15.97% * | 15.76% * | 10.17% * | 5.69% | 3.37% | 12.25% * | 3.17% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. b. (1). (a) (1998) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 61. 3% | 57. 6% | 47. 0% | 44. 0% | 55. 1% | 70. 0% | 49. 4% | 64. 5% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 53. 7% | 79. 8% | 24. 0% * | 92. 8% | 61. 9% * | 79. 6% | 47. 5% | 80. 4% |
| Mining | 83. 3% | 100. 0% * | 100. 0% * | 60. 5% * | 100. 0% * | ***** | 100. 0% | 65. 9% * |
| Construction | 56. 3% | 60. 3% | 43. 7% | 47. 5% | 71. 2% | 91. 5% | 50. 0% | 73. 3% |
| Manufacturing | 49. 4% | 40. 7% | 41. 9% | 44. 6% | 54. 9% | 55. 1% | 42. 3% | 53. 8% |
| Transp., commu., util. | 87. 6% | 78. 6% | 73. 7% | 44. 4% | 84. 8% | 92. 9% | 71. 8% | 88. 6% |
| Wholesale trade | 58. 1% | 59. 5% | 76. 9% | 18. 3% * | 86. 7% | 62. 8% | 49. 1% | 71. 9% |
| Retail trade | 53. 7% | 52. 1% | 57. 0% | 37. 2% | 30. 9% | 61. 3% | 48. 4% | 54. 7% |
| Fin., ins., real est. | 67. 6% | 66. 3% | 50. 9% | 65. 1% | 62. 6% | 68. 7% | 63. 4% | 68. 1% |
| Services | 59. 5% | 55. 3% | 42. 4% | 47. 3% | 56. 3% | 71. 2% | 47. 5% | 63. 4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 61. 8% | 56. 8% | 47. 9% | 41. 9% | 54. 6% | 69. 6% | 48. 0% | 65. 3% |
| For profit, unincorporated | 47. 2% | 52. 2% | 30. 9% * | 43. 1% | 43. 8% | 56. 8% | 46. 2% | 48. 1% |
| Nonprofit | 63. 6% | 71. 2% | 53. 4% | 51. 0% | 58. 6% | 72. 1% | 58. 5% | 64. 5% |
| Unknown | 73. 2% | ***** | ***** | 40. 1% * | 52. 2% | 75. 6% | 28. 6% * | 73. 9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 50. 6% | 49. 1% | 39. 6% | 47. 9% | 43. 9% | 89. 8% | 43. 3% | 58. 8% |
| 5-9 years | 41. 8% | 58. 0% | 45. 0% | 30. 9% | 21. 4% * | 54. 8% | 48. 2% | 33. 4% |
| 10-19 years | 48. 7% | 55. 6% | 51. 0% | 47. 9% | 36. 8% | 54. 2% | 51. 7% | 46. 3% |
| 20 or more years | 59. 1% | 62. 8% | 46. 6% | 44. 5% | 63. 0% | 61. 7% | 50. 2% | 61. 0% |
| Unknown | 79. 5% | ***** | 100. 0% | 27. 1% * | 62. 0% | 80. 2% | 93. 5% | 79. 5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 66. 4% | 46. 2% * | 61. 5% | 52. 8% | 58. 1% | 69. 9% | 56. 0% | 66. 7% |
| 1 location only | 49. 9% | 57. 8% | 44. 3% | 39. 6% | 48. 3% | 71. 0% | 48. 6% | 51. 9% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 47. 6% | 63. 4% | 37. 2% * | 36. 3% | 42. 0% | 57. 6% | 45. 7% | 48. 2% |
| 25-49% | 65. 9% | 48. 1% | 51. 5% | 40. 9% | 57. 4% | 72. 6% | 48. 0% | 68. 7% |
| 50-74% | 62. 2% | 62. 3% | 44. 4% | 45. 4% | 59. 6% | 68. 7% | 52. 9% | 64. 8% |
| 75% or more | 61. 9% | 53. 3% | 49. 0% | 49. 7% | 58. 8% | 70. 7% | 48. 2% | 66. 6% |
| Union presence | | | | | | | | |
| No union employees | 53. 9% | 56. 1% | 46. 5% | 39. 6% | 47. 0% | 63. 2% | 47. 8% | 56. 3% |
| Has union employees | 71. 6% | 78. 2% | 61. 8% | 79. 1% | 79. 4% | 67. 1% | 75. 9% | 71. 4% |
| Unknown | 86. 8% | 79. 2% | 48. 0% * | 53. 7% | 54. 3% | 88. 6% | 69. 6% | 87. 5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 42. 7% | 59. 3% | 44. 7% | 35. 7% | 31. 6% | 52. 0% | 44. 1% | 42. 1% |
| Less than 50% low wage | 57. 5% | 56. 6% | 47. 5% | 45. 5% | 59. 1% | 63. 5% | 49. 9% | 60. 4% |
| Unknown | 77. 2% | 83. 6% | 40. 7% * | 80. 2% | 57. 4% | 78. 1% | 68. 7% | 77. 4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. b. (1). (a) (1998) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1. 46% | 1. 48% | 2. 92% | 2. 43% | 3. 15% | 1. 80% | 1. 41% | 1. 45% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 8. 36% | 8. 67% | 10. 36% * | 26. 24% | 19. 97% * | 20. 58% | 11. 09% | 17. 38% |
| Mining | 22. 48% | 31. 62% * | 31. 62% * | 19. 59% * | 31. 62% * | ***** | 29. 81% | 20. 35% * |
| Construction | 5. 90% | 8. 40% | 11. 56% | 12. 40% | 12. 84% | 24. 27% | 6. 69% | 10. 83% |
| Manufacturing | 4. 11% | 12. 13% | 11. 84% | 7. 35% | 6. 18% | 6. 76% | 6. 24% | 4. 24% |
| Transp., commu., util. | 6. 37% | 11. 64% | 16. 07% | 10. 89% | 21. 33% | 11. 14% | 9. 27% | 7. 67% |
| Wholesale trade | 7. 02% | 9. 99% | 14. 53% | 13. 20% * | 20. 04% | 5. 47% | 7. 18% | 7. 57% |
| Retail trade | 2. 40% | 7. 16% | 7. 80% | 5. 92% | 5. 34% | 2. 52% | 5. 34% | 2. 75% |
| Fin., ins., real est. | 1. 81% | 5. 06% | 13. 32% | 6. 70% | 7. 49% | 1. 80% | 3. 52% | 1. 84% |
| Services | 1. 44% | 2. 53% | 4. 85% | 4. 09% | 3. 21% | 2. 04% | 2. 30% | 1. 51% |
| Ownership | | | | | | | | |
| For profit, incorporated | 2. 11% | 2. 22% | 3. 59% | 2. 32% | 6. 47% | 2. 11% | 1. 97% | 2. 04% |
| For profit, unincorporated | 3. 18% | 3. 63% | 11. 46% * | 6. 10% | 10. 34% | 9. 17% | 3. 60% | 5. 71% |
| Nonprofit | 1. 91% | 5. 93% | 4. 49% | 4. 92% | 4. 77% | 2. 76% | 3. 08% | 1. 98% |
| Unknown | 6. 38% | ***** | ***** | 13. 58% * | 15. 16% | 6. 59% | 9. 04% * | 6. 30% |
| Age of firm | | | | | | | | |
| Less than 5 years | 4. 48% | 6. 65% | 6. 27% | 10. 75% | 8. 30% | 15. 67% | 3. 83% | 8. 73% |
| 5-9 years | 4. 57% | 5. 97% | 4. 76% | 7. 21% | 10. 06% * | 8. 30% | 4. 47% | 5. 80% |
| 10-19 years | 2. 95% | 4. 49% | 4. 26% | 5. 43% | 8. 25% | 7. 02% | 3. 72% | 4. 76% |
| 20 or more years | 1. 99% | 3. 48% | 6. 00% | 4. 78% | 3. 00% | 2. 27% | 2. 61% | 2. 35% |
| Unknown | 2. 12% | ***** | 29. 81% | 13. 30% * | 10. 67% | 2. 32% | 26. 50% | 2. 14% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1. 71% | 15. 36% * | 8. 38% | 4. 59% | 4. 44% | 1. 85% | 3. 94% | 1. 66% |
| 1 location only | 0. 92% | 1. 58% | 3. 07% | 2. 13% | 5. 76% | 8. 35% | 1. 33% | 3. 01% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3. 77% | 6. 63% | 11. 53% * | 9. 22% | 8. 69% | 6. 62% | 4. 50% | 4. 76% |
| 25-49% | 3. 12% | 5. 50% | 11. 40% | 6. 99% | 7. 95% | 4. 10% | 4. 54% | 3. 27% |
| 50-74% | 1. 71% | 4. 58% | 6. 54% | 5. 12% | 6. 69% | 1. 19% | 2. 70% | 2. 05% |
| 75% or more | 2. 51% | 5. 32% | 2. 23% | 3. 41% | 4. 14% | 3. 51% | 2. 27% | 2. 84% |
| Union presence | | | | | | | | |
| No union employees | 1. 49% | 1. 58% | 3. 01% | 2. 45% | 3. 59% | 1. 90% | 1. 44% | 1. 90% |
| Has union employees | 3. 14% | 18. 82% | 14. 99% | 7. 77% | 5. 79% | 3. 25% | 12. 15% | 3. 16% |
| Unknown | 2. 29% | 18. 06% | 15. 96% * | 14. 43% | 12. 54% | 2. 68% | 12. 37% | 2. 21% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2. 88% | 8. 24% | 8. 47% | 8. 02% | 8. 30% | 5. 57% | 7. 23% | 3. 40% |
| Less than 50% low wage | 1. 57% | 1. 47% | 4. 00% | 3. 54% | 2. 96% | 1. 22% | 1. 44% | 1. 94% |
| Unknown | 2. 46% | 25. 04% | 14. 41% * | 12. 33% | 8. 83% | 2. 57% | 14. 53% | 2. 48% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. B. 4. b. (2) (1998) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 17.9% | 16.0% | 11.0% | 8.7% | 14.5% | 24.9% | 11.7% | 20.0% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 16.0% | 21.8% * | 12.1% * | 11.3% * | 1.0% * | 37.5% * | 18.1% | 12.5% * |
| Mining | 40.5% * | 100.0% * | 21.6% * | 59.7% * | 21.5% * | ***** | 64.1% * | 25.6% * |
| Construction | 17.3% | 20.2% | 14.4% | 15.9% * | 16.8% * | 12.2% * | 16.4% | 19.3% * |
| Manufacturing | 14.1% | 12.8% * | 15.5% | 7.8% * | 12.8% | 22.0% | 11.6% | 15.8% |
| Transp., comm., util. | 48.5% | 34.8% | 20.0% * | 13.6% * | 55.4% | 55.6% | 18.8% * | 53.0% |
| Wholesale trade | 12.2% | 23.9% | 16.1% * | 4.1% * | 10.9% * | 10.9% * | 15.5% | 9.9% * |
| Retail trade | 12.1% | 12.1% | 10.0% | 6.3% | 5.9% | 15.6% | 9.2% | 12.7% |
| Fin., ins., real est. | 38.8% | 30.0% | 10.7% | 13.7% | 23.5% | 48.9% | 22.1% | 42.4% |
| Services | 16.8% | 14.3% | 9.6% | 9.9% | 15.5% | 26.0% | 10.9% | 19.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 17.8% | 16.6% | 11.6% | 9.0% | 12.2% | 23.6% | 12.2% | 19.4% |
| For profit, unincorporated | 12.6% | 15.8% | 6.7% * | 6.9% * | 12.0% | 26.8% | 11.1% | 14.4% |
| Nonprofit | 20.0% | 14.4% | 11.5% | 8.7% | 19.1% | 34.5% | 10.6% | 23.4% |
| Unknown | 20.9% | ***** | ***** | 29.5% * | 15.8% * | 21.2% | 20.0% * | 20.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 13.5% | 16.0% | 9.4% | 8.1% * | 13.6% * | 44.0% | 10.7% | 17.2% * |
| 5-9 years | 8.8% | 18.4% | 10.7% | 4.4% | 3.8% * | 13.2% * | 12.2% | 5.8% |
| 10-19 years | 10.5% | 13.8% | 12.7% | 8.4% | 8.3% | 11.2% | 10.9% | 10.2% |
| 20 or more years | 17.3% | 17.0% | 10.5% | 10.1% | 18.1% | 20.8% | 12.2% | 18.6% |
| Unknown | 32.2% | ***** | 100.0% | 13.1% * | 9.0% | 33.4% | 40.3% * | 32.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 21.3% | 5.4% * | 17.4% | 12.8% | 15.4% | 24.7% | 13.7% | 21.7% |
| 1 location only | 12.0% | 16.5% | 10.1% | 7.2% | 12.6% | 29.8% | 11.4% | 13.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 10.8% | 19.5% | 3.9% * | 5.9% * | 9.7% * | 19.7% | 7.8% | 12.3% |
| 25-49% | 16.6% | 8.7% | 8.6% | 6.4% | 11.2% | 22.4% | 8.3% | 18.7% |
| 50-74% | 19.9% | 16.9% | 12.4% | 9.0% | 19.1% | 26.1% | 13.9% | 22.2% |
| 75% or more | 22.0% | 20.2% | 15.8% | 13.6% | 17.9% | 29.7% | 15.5% | 24.5% |
| Union presence | | | | | | | | |
| No union employees | 14.2% | 15.4% | 10.9% | 7.4% | 10.6% | 22.1% | 11.1% | 15.7% |
| Has union employees | 26.8% | 18.7% * | 20.1% * | 31.2% | 43.0% | 22.1% | 22.3% | 27.0% |
| Unknown | 33.7% | 44.2% * | 7.0% * | 11.3% * | 11.4% | 35.7% | 22.3% | 34.2% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 6.6% | 10.0% | 8.2% | 4.8% | 4.2% * | 10.2% | 6.8% | 6.6% |
| Less than 50% low wage | 17.7% | 17.1% | 11.8% | 10.3% | 18.7% | 24.0% | 12.9% | 20.2% |
| Unknown | 28.1% | 43.4% * | 8.1% * | 13.5% * | 15.4% | 29.0% | 20.2% * | 28.3% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.B.4.b.(2)(1998) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.88% | 0.97% | 1.15% | 0.68% | 1.20% | 1.77% | 0.61% | 1.06% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3.75% | 7.66% * | 5.73% * | 9.89% * | 0.32% * | 11.93% * | 5.38% | 8.49% * |
| Mining | 13.23% * | 31.62% * | 10.72% * | 19.32% * | 6.86% * | ***** | 19.49% * | 9.41% * |
| Construction | 2.92% | 4.59% | 3.19% | 5.92% * | 10.53% * | 10.17% * | 2.55% | 8.15% * |
| Manufacturing | 1.39% | 5.05% * | 4.36% | 2.59% * | 2.96% | 2.56% | 2.03% | 1.74% |
| Transp., comm., util. | 8.53% | 9.83% | 7.94% * | 4.24% * | 15.46% | 10.48% | 5.90% * | 9.24% |
| Wholesale trade | 2.43% | 5.17% | 5.43% * | 1.26% * | 8.21% * | 5.41% * | 3.21% | 3.16% * |
| Retail trade | 0.82% | 1.59% | 1.45% | 1.34% | 1.00% | 1.60% | 1.15% | 1.04% |
| Fin., ins., real est. | 2.41% | 5.05% | 3.20% | 3.63% | 2.71% | 3.06% | 3.08% | 2.51% |
| Services | 0.93% | 1.72% | 1.55% | 1.16% | 2.12% | 1.54% | 0.86% | 1.30% |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.35% | 1.09% | 1.42% | 0.79% | 3.01% | 2.12% | 0.82% | 1.61% |
| For profit, unincorporated | 1.21% | 1.87% | 2.38% * | 2.52% * | 2.83% | 5.55% | 1.01% | 2.03% |
| Nonprofit | 1.16% | 1.15% | 1.81% | 1.48% | 2.27% | 1.48% | 0.61% | 1.53% |
| Unknown | 4.85% | ***** | ***** | 11.56% * | 10.40% * | 5.50% | 6.32% * | 4.85% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.36% | 1.49% | 2.55% | 2.90% * | 5.50% * | 11.82% | 1.69% | 5.30% * |
| 5-9 years | 0.98% | 3.18% | 2.07% | 1.10% | 1.57% * | 4.45% * | 1.15% | 1.53% |
| 10-19 years | 1.14% | 2.48% | 1.85% | 2.31% | 1.83% | 2.99% | 1.73% | 1.62% |
| 20 or more years | 1.04% | 1.50% | 1.89% | 1.46% | 1.60% | 1.56% | 0.74% | 1.25% |
| Unknown | 3.28% | ***** | 29.81% | 10.81% * | 2.43% | 3.57% | 13.22% * | 3.30% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.21% | 3.65% * | 2.61% | 1.99% | 1.30% | 1.84% | 2.51% | 1.24% |
| 1 location only | 0.71% | 0.92% | 1.04% | 0.65% | 1.80% | 8.29% | 0.53% | 1.39% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.68% | 4.24% | 2.56% * | 2.11% * | 3.70% * | 5.16% | 1.31% | 2.01% |
| 25-49% | 2.55% | 1.36% | 2.43% | 0.88% | 2.34% | 3.94% | 1.34% | 3.02% |
| 50-74% | 1.75% | 1.96% | 2.10% | 1.40% | 4.55% | 1.71% | 1.35% | 2.05% |
| 75% or more | 1.38% | 2.23% | 1.44% | 2.10% | 2.30% | 2.54% | 1.15% | 1.94% |
| Union presence | | | | | | | | |
| No union employees | 0.47% | 1.02% | 1.16% | 0.57% | 1.23% | 1.18% | 0.60% | 0.61% |
| Has union employees | 3.74% | 6.42% * | 10.06% * | 6.22% | 8.32% | 2.32% | 5.91% | 3.79% |
| Unknown | 5.48% | 14.46% * | 13.99% * | 4.87% * | 2.87% | 5.96% | 5.59% | 5.71% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.71% | 2.06% | 1.91% | 1.16% | 1.43% * | 1.57% | 1.16% | 0.86% |
| Less than 50% low wage | 1.17% | 1.17% | 1.11% | 0.97% | 2.40% | 1.55% | 0.73% | 1.45% |
| Unknown | 2.99% | 15.22% * | 13.92% * | 4.89% * | 3.76% | 3.13% | 7.89% * | 2.97% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.1(1998) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2, 174. 35 | 2, 333. 64 | 2, 271. 47 | 2, 076. 68 | 2, 114. 39 | 2, 180. 23 | 2, 235. 23 | 2, 151. 79 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1, 988. 88 | 2, 895. 42 | 2, 437. 33 | 1, 920. 79 | 1, 901. 74 | 1, 579. 32 | 2, 568. 58 | 1, 630. 30 |
| Mining | 2, 251. 84 | 4, 439. 23 | 1, 980. 13 | 1, 916. 46 | 2, 064. 49 | 2, 246. 29 | 2, 783. 71 | 2, 191. 62 |
| Construction | 2, 243. 23 | 2, 320. 60 | 2, 279. 96 | 2, 139. 73 | 2, 210. 78 | 2, 395. 31 | 2, 228. 94 | 2, 263. 35 |
| Manufacturing | 2, 040. 18 | 1, 912. 85 | 2, 054. 57 | 1, 970. 07 | 2, 049. 58 | 2, 066. 09 | 1, 992. 15 | 2, 050. 35 |
| Transp., comm., util. | 2, 649. 46 | 2, 112. 95 | 2, 387. 94 | 2, 304. 98 | 2, 248. 09 | 2, 889. 48 | 2, 258. 43 | 2, 726. 55 |
| Wholesale trade | 2, 129. 57 | 2, 491. 34 | 2, 244. 89 | 2, 008. 30 | 2, 087. 46 | 2, 101. 66 | 2, 218. 85 | 2, 091. 01 |
| Retail trade | 2, 011. 91 | 2, 121. 18 | 2, 196. 12 | 1, 987. 52 | 1, 879. 27 | 2, 010. 03 | 2, 086. 96 | 1, 988. 93 |
| Fin., ins., real est. | 2, 260. 31 | 2, 738. 21 | 2, 612. 24 | 2, 247. 84 | 2, 110. 33 | 2, 193. 21 | 2, 579. 70 | 2, 178. 61 |
| Services | 2, 232. 25 | 2, 379. 58 | 2, 308. 82 | 2, 111. 60 | 2, 207. 88 | 2, 223. 20 | 2, 297. 02 | 2, 199. 56 |
| Ownership | | | | | | | | |
| For profit, incorporated | 2, 146. 25 | 2, 283. 61 | 2, 242. 07 | 2, 026. 71 | 2, 070. 97 | 2, 170. 82 | 2, 183. 34 | 2, 132. 83 |
| For profit, unincorporated | 2, 217. 63 | 2, 413. 46 | 2, 197. 69 | 2, 100. 86 | 2, 152. 59 | 2, 027. 81 | 2, 310. 93 | 2, 113. 63 |
| Nonprofit | 2, 335. 17 | 2, 483. 46 | 2, 549. 24 | 2, 336. 07 | 2, 237. 06 | 2, 350. 49 | 2, 484. 92 | 2, 286. 74 |
| Unknown | 2, 113. 10 | ***** | ***** | 1, 996. 23 | 2, 044. 39 | 2, 120. 50 | 2, 566. 40 | 2, 112. 31 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2, 123. 99 | 2, 275. 52 | 2, 160. 93 | 1, 973. 88 | 2, 033. 03 | 2, 032. 00 | 2, 176. 24 | 2, 021. 23 |
| 5-9 years | 2, 114. 24 | 2, 390. 83 | 2, 125. 08 | 1, 974. 18 | 2, 002. 17 | 2, 066. 77 | 2, 195. 79 | 2, 003. 95 |
| 10-19 years | 2, 104. 77 | 2, 224. 14 | 2, 224. 85 | 2, 062. 72 | 2, 025. 11 | 2, 010. 54 | 2, 172. 64 | 2, 033. 56 |
| 20 or more years | 2, 152. 23 | 2, 413. 65 | 2, 375. 39 | 2, 117. 86 | 2, 152. 95 | 2, 052. 04 | 2, 303. 20 | 2, 097. 98 |
| Unknown | 2, 272. 53 | 1, 762. 50 | 2, 629. 79 | 1, 974. 94 | 2, 127. 64 | 2, 283. 83 | 2, 233. 94 | 2, 272. 64 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2, 160. 03 | 2, 404. 28 | 2, 328. 38 | 2, 069. 19 | 2, 109. 88 | 2, 179. 31 | 2, 183. 03 | 2, 158. 78 |
| 1 location only | 2, 200. 20 | 2, 331. 98 | 2, 262. 63 | 2, 079. 87 | 2, 124. 68 | 2, 221. 26 | 2, 242. 48 | 2, 115. 95 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2, 171. 80 | 2, 783. 65 | 2, 487. 94 | 2, 362. 01 | 1, 935. 91 | 1, 921. 73 | 2, 606. 66 | 2, 003. 96 |
| 25-49% | 2, 582. 48 | 2, 386. 55 | 2, 181. 09 | 2, 104. 21 | 2, 195. 05 | 2, 843. 47 | 2, 226. 03 | 2, 672. 41 |
| 50-74% | 2, 217. 86 | 2, 385. 39 | 2, 420. 91 | 2, 095. 98 | 2, 148. 70 | 2, 202. 12 | 2, 324. 88 | 2, 176. 69 |
| 75% or more | 2, 148. 88 | 2, 319. 00 | 2, 257. 71 | 2, 070. 09 | 2, 109. 77 | 2, 135. 33 | 2, 222. 37 | 2, 121. 27 |
| Union presence | | | | | | | | |
| No union employees | 2, 125. 55 | 2, 353. 86 | 2, 226. 25 | 2, 049. 56 | 2, 059. 10 | 2, 098. 54 | 2, 224. 75 | 2, 077. 18 |
| Has union employees | 2, 258. 29 | 2, 057. 78 | 3, 267. 37 | 2, 444. 64 | 2, 416. 98 | 2, 161. 63 | 2, 438. 90 | 2, 237. 93 |
| Unknown | 2, 438. 74 | 2, 476. 47 | 2, 173. 54 | 1, 951. 97 | 2, 003. 04 | 2, 505. 24 | 2, 155. 54 | 2, 462. 43 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2, 016. 67 | 2, 457. 17 | 2, 291. 06 | 2, 050. 62 | 1, 900. 58 | 1, 796. 24 | 2, 252. 25 | 1, 896. 11 |
| Less than 50% low wage | 2, 156. 50 | 2, 326. 21 | 2, 265. 89 | 2, 084. 20 | 2, 127. 33 | 2, 099. 38 | 2, 234. 10 | 2, 107. 81 |
| Unknown | 2, 229. 66 | 2, 361. 35 | 2, 431. 98 | 1, 866. 96 | 2, 110. 49 | 2, 239. 72 | 2, 244. 71 | 2, 229. 29 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

***** No estimate available. No reported values in cell.

Table I.C.1(1998) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 17.02 | 58.75 | 26.57 | 24.61 | 33.34 | 22.84 | 22.77 | 17.37 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 165.21 | 332.82 | 338.60 | 348.53 | 295.44 | 144.84 | 255.24 | 137.04 |
| Mining | 206.60 | 1,098.25 | 472.96 | 497.55 | 82.66 | 417.50 | 472.94 | 289.42 |
| Construction | 55.31 | 102.55 | 188.90 | 137.35 | 175.17 | 207.55 | 80.40 | 101.37 |
| Manufacturing | 44.20 | 106.77 | 67.75 | 52.23 | 96.09 | 53.40 | 52.39 | 44.85 |
| Transp., comm., util. | 154.98 | 347.49 | 150.98 | 157.09 | 93.46 | 248.14 | 98.71 | 189.13 |
| Wholesale trade | 39.97 | 155.42 | 119.38 | 55.73 | 103.32 | 50.04 | 83.21 | 53.99 |
| Retail trade | 16.73 | 39.10 | 64.23 | 40.62 | 62.92 | 23.33 | 40.32 | 21.31 |
| Fin., ins., real est. | 43.61 | 101.42 | 111.52 | 109.27 | 90.85 | 55.39 | 58.80 | 56.24 |
| Services | 18.53 | 79.94 | 56.92 | 25.00 | 30.73 | 37.87 | 42.55 | 24.05 |
| Ownership | | | | | | | | |
| For profit, incorporated | 17.65 | 82.31 | 37.49 | 31.20 | 34.53 | 29.02 | 26.64 | 18.72 |
| For profit, unincorporated | 70.11 | 82.40 | 72.71 | 51.77 | 200.42 | 131.75 | 57.95 | 131.37 |
| Nonprofit | 36.91 | 121.77 | 90.88 | 48.02 | 52.83 | 92.37 | 75.07 | 51.67 |
| Unknown | 53.12 | ***** | ***** | 267.41 | 55.53 | 60.16 | 742.89 | 53.06 |
| Age of firm | | | | | | | | |
| Less than 5 years | 40.17 | 77.80 | 102.04 | 70.78 | 75.00 | 72.97 | 50.59 | 54.76 |
| 5-9 years | 35.46 | 111.49 | 56.23 | 82.15 | 66.01 | 102.39 | 41.45 | 59.28 |
| 10-19 years | 29.23 | 73.28 | 49.43 | 61.98 | 39.99 | 89.01 | 35.82 | 38.94 |
| 20 or more years | 20.27 | 105.91 | 50.76 | 26.15 | 43.81 | 16.64 | 43.65 | 15.77 |
| Unknown | 37.43 | 501.95 | 571.45 | 114.41 | 55.17 | 42.93 | 212.68 | 37.48 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 18.60 | 233.24 | 119.10 | 35.04 | 40.96 | 25.83 | 66.56 | 19.83 |
| 1 location only | 17.72 | 56.22 | 33.84 | 33.73 | 50.35 | 206.73 | 22.42 | 24.72 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 97.22 | 262.67 | 174.87 | 118.61 | 132.04 | 83.71 | 165.79 | 94.90 |
| 25-49% | 187.67 | 149.99 | 125.43 | 75.69 | 58.09 | 316.67 | 80.59 | 234.72 |
| 50-74% | 34.40 | 64.06 | 146.00 | 41.04 | 70.46 | 73.18 | 62.45 | 61.77 |
| 75% or more | 14.39 | 62.02 | 31.15 | 30.08 | 37.52 | 17.17 | 21.62 | 15.58 |
| Union presence | | | | | | | | |
| No union employees | 13.62 | 54.88 | 21.86 | 16.21 | 32.28 | 18.99 | 25.14 | 16.40 |
| Has union employees | 27.82 | 289.25 | 343.39 | 185.13 | 64.89 | 38.17 | 142.24 | 26.22 |
| Unknown | 127.69 | 182.64 | 181.13 | 280.33 | 96.27 | 171.02 | 107.09 | 142.58 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 71.94 | 203.68 | 374.29 | 60.68 | 83.54 | 60.93 | 118.77 | 47.77 |
| Less than 50% low wage | 13.25 | 67.71 | 27.33 | 26.72 | 32.93 | 27.41 | 25.44 | 13.44 |
| Unknown | 34.60 | 247.34 | 249.78 | 54.36 | 59.91 | 37.30 | 187.64 | 34.26 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

***** No estimate available. No reported values in cell.

Table I. C. 1. a(1998) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2,008.07 | 2,284.41 | 2,085.96 | 1,947.42 | 1,941.73 | 1,970.81 | 2,132.82 | 1,958.19 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,782.07 | 2,179.50 | 1,778.59 | 1,754.95 * | 1,807.25 | 1,620.26 | 1,930.10 | 1,679.55 |
| Mining | 1,873.89 | 1,944.89 * | 1,811.79 | 1,980.00 * | 1,805.71 | 1,956.53 | 1,849.38 | 1,879.43 |
| Construction | 2,023.09 | 2,108.84 | 1,891.72 | 1,835.38 | 1,646.73 | 3,050.23 | 1,962.97 | 2,131.27 |
| Manufacturing | 1,858.92 | 1,694.31 | 1,791.89 | 1,816.00 | 1,842.14 | 1,925.38 | 1,768.20 | 1,886.46 |
| Transp., commu., util. | 2,198.20 | 2,036.55 | 2,136.50 | 2,558.28 | 2,119.62 | 2,179.78 | 2,241.70 | 2,186.65 |
| Wholesale trade | 2,010.48 | 2,728.83 | 2,190.37 | 1,820.26 | 1,913.37 | 1,902.52 | 2,235.25 | 1,896.41 |
| Retail trade | 1,978.31 | 2,147.28 | 2,146.25 | 2,008.95 | 1,736.45 | 1,967.59 | 2,099.01 | 1,923.46 |
| Fin., ins., real est. | 2,056.92 | 2,607.40 | 3,068.90 | 2,062.53 | 1,877.08 | 1,963.06 | 2,642.88 | 1,954.28 |
| Services | 2,064.66 | 2,475.40 | 2,110.11 | 1,954.86 | 2,038.11 | 1,961.26 | 2,248.71 | 1,983.72 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,982.31 | 2,249.81 | 2,068.39 | 1,922.92 | 1,915.79 | 1,944.47 | 2,100.07 | 1,933.63 |
| For profit, unincorporated | 2,155.65 | 2,460.84 | 2,299.99 | 1,845.22 | 1,863.93 | 2,141.98 | 2,324.93 | 1,954.45 |
| Nonprofit | 2,066.56 | 2,116.86 | 2,062.38 | 2,109.16 | 2,032.53 | 2,073.19 | 2,122.40 | 2,053.47 |
| Unknown | 1,973.92 | ***** | ***** | 1,668.00 * | 1,853.46 | 1,995.95 | ***** | 1,973.92 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,038.04 | 2,328.02 | 2,043.48 | 1,821.86 | 1,798.19 | 1,856.00 | 2,168.34 | 1,806.56 |
| 5-9 years | 2,042.23 | 2,494.46 | 2,137.01 | 1,797.42 | 1,824.27 | 1,816.17 | 2,196.03 | 1,819.89 |
| 10-19 years | 1,931.97 | 2,226.39 | 2,138.95 | 1,894.93 | 1,790.04 | 1,730.48 | 2,113.94 | 1,780.61 |
| 20 or more years | 2,027.38 | 2,232.31 | 2,037.77 | 2,010.87 | 2,019.01 | 1,979.64 | 2,112.02 | 1,995.75 |
| Unknown | 2,000.55 | 1,441.48 * | 2,800.00 * | 1,724.87 | 1,825.33 | 2,014.29 | 2,307.31 | 1,999.72 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,980.06 | 2,276.73 | 2,160.05 | 1,973.06 | 1,984.67 | 1,972.34 | 2,033.29 | 1,977.22 |
| 1 location only | 2,054.86 | 2,284.50 | 2,073.23 | 1,937.50 | 1,838.93 | 1,886.73 | 2,145.26 | 1,864.48 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2,001.23 | 2,935.44 | 2,199.98 | 2,052.85 | 1,826.36 | 1,799.40 | 2,510.05 | 1,825.70 |
| 25-49% | 2,102.04 | 2,223.68 | 1,861.67 | 2,075.54 | 2,392.00 | 2,043.73 | 2,077.66 | 2,111.85 |
| 50-74% | 2,041.50 | 2,276.06 | 2,123.85 | 1,932.14 | 1,986.71 | 2,016.03 | 2,147.74 | 1,999.96 |
| 75% or more | 1,999.65 | 2,281.06 | 2,094.45 | 1,941.56 | 1,917.45 | 1,964.17 | 2,130.04 | 1,947.30 |
| Union presence | | | | | | | | |
| No union employees | 1,973.80 | 2,326.93 | 2,029.63 | 1,915.18 | 1,891.12 | 1,906.49 | 2,127.55 | 1,895.85 |
| Has union employees | 2,126.86 | 1,916.87 | 3,632.81 | 2,467.98 | 2,182.90 | 2,057.97 | 2,246.05 | 2,112.19 |
| Unknown | 2,103.60 | 2,408.87 | 2,179.29 | 1,674.77 | 1,791.02 | 2,174.73 | 2,032.45 | 2,115.67 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,858.40 | 2,168.06 | 1,848.03 | 1,966.60 | 1,779.38 | 1,693.99 | 1,976.88 | 1,798.04 |
| Less than 50% low wage | 2,024.62 | 2,285.97 | 2,096.54 | 1,953.70 | 1,953.47 | 1,953.69 | 2,141.23 | 1,950.01 |
| Unknown | 1,993.49 | 2,530.61 | 2,264.16 | 1,769.74 | 1,937.23 | 1,995.88 | 2,170.94 | 1,988.81 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 1. a(1998) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 15. 09 | 96. 63 | 28. 37 | 21. 96 | 50. 17 | 17. 61 | 39. 87 | 20. 24 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 115. 16 | 467. 32 | 345. 70 | 564. 68 * | 478. 01 | 345. 74 | 63. 73 | 479. 82 |
| Mining | 142. 62 | 588. 37 * | 506. 31 | 626. 13 * | 470. 78 | 455. 85 | 490. 83 | 295. 49 |
| Construction | 67. 79 | 126. 53 | 197. 51 | 87. 45 | 210. 01 | 662. 55 | 89. 67 | 173. 67 |
| Manufacturing | 52. 94 | 264. 54 | 58. 37 | 59. 90 | 157. 32 | 52. 63 | 77. 18 | 61. 40 |
| Transp., commu., util. | 102. 38 | 360. 42 | 381. 53 | 432. 77 | 106. 64 | 123. 29 | 186. 58 | 91. 68 |
| Wholesale trade | 63. 65 | 260. 76 | 116. 23 | 131. 22 | 132. 45 | 70. 18 | 138. 34 | 69. 17 |
| Retail trade | 20. 36 | 91. 84 | 112. 63 | 47. 46 | 60. 29 | 35. 45 | 60. 60 | 30. 16 |
| Fin., ins., real est. | 68. 24 | 174. 41 | 310. 08 | 53. 16 | 69. 77 | 71. 58 | 127. 19 | 67. 11 |
| Services | 42. 27 | 123. 78 | 88. 67 | 34. 38 | 45. 02 | 32. 71 | 100. 71 | 27. 48 |
| Ownership | | | | | | | | |
| For profit, incorporated | 17. 64 | 135. 73 | 21. 22 | 29. 13 | 77. 28 | 21. 69 | 45. 19 | 22. 06 |
| For profit, unincorporated | 78. 28 | 143. 46 | 221. 92 | 98. 44 | 113. 91 | 138. 39 | 114. 67 | 86. 30 |
| Nonprofit | 51. 75 | 120. 89 | 86. 95 | 142. 60 | 103. 64 | 39. 37 | 113. 10 | 64. 92 |
| Unknown | 69. 88 | ***** | ***** | 527. 47 * | 179. 66 | 70. 87 | ***** | 69. 88 |
| Age of firm | | | | | | | | |
| Less than 5 years | 84. 23 | 132. 88 | 150. 95 | 88. 03 | 74. 40 | 69. 73 | 103. 02 | 46. 58 |
| 5-9 years | 50. 59 | 169. 44 | 125. 38 | 98. 02 | 135. 65 | 63. 65 | 95. 90 | 104. 52 |
| 10-19 years | 27. 38 | 114. 22 | 74. 14 | 53. 74 | 83. 66 | 103. 26 | 37. 11 | 47. 71 |
| 20 or more years | 28. 03 | 119. 90 | 44. 71 | 37. 48 | 76. 15 | 40. 88 | 58. 62 | 34. 24 |
| Unknown | 34. 16 | 438. 74 * | 885. 44 * | 109. 55 | 55. 03 | 37. 05 | 467. 61 | 34. 42 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 20. 75 | 401. 83 | 58. 20 | 42. 95 | 64. 32 | 19. 51 | 47. 17 | 21. 58 |
| 1 location only | 35. 66 | 96. 00 | 35. 82 | 27. 22 | 41. 76 | 187. 41 | 44. 96 | 27. 08 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 151. 03 | 526. 49 | 318. 34 | 172. 51 | 69. 60 | 77. 34 | 306. 95 | 61. 23 |
| 25-49% | 56. 36 | 491. 54 | 87. 26 | 91. 98 | 155. 06 | 80. 39 | 54. 95 | 87. 05 |
| 50-74% | 35. 37 | 117. 49 | 120. 87 | 42. 43 | 59. 67 | 41. 47 | 80. 36 | 40. 41 |
| 75% or more | 18. 86 | 106. 66 | 24. 97 | 24. 86 | 63. 19 | 20. 00 | 38. 13 | 26. 35 |
| Union presence | | | | | | | | |
| No union employees | 18. 68 | 92. 56 | 40. 00 | 30. 22 | 57. 04 | 23. 17 | 43. 96 | 27. 76 |
| Has union employees | 33. 89 | 526. 49 | 708. 97 | 128. 65 | 82. 54 | 55. 89 | 264. 34 | 45. 66 |
| Unknown | 87. 49 | 397. 28 | 251. 34 | 202. 42 | 147. 47 | 97. 07 | 181. 09 | 91. 26 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 58. 12 | 231. 60 | 151. 54 | 84. 28 | 115. 11 | 27. 72 | 88. 66 | 58. 44 |
| Less than 50% low wage | 17. 72 | 107. 57 | 53. 03 | 25. 84 | 47. 16 | 40. 67 | 46. 28 | 24. 49 |
| Unknown | 32. 77 | 360. 94 | 434. 84 | 110. 01 | 117. 71 | 31. 51 | 229. 72 | 31. 78 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.1.b(1998) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2, 223. 72 | 2, 276. 01 | 2, 375. 82 | 2, 126. 77 | 2, 173. 34 | 2, 244. 03 | 2, 249. 55 | 2, 214. 54 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2, 009. 03 | 3, 372. 82 | 2, 853. 44 * | 1, 931. 68 | 1, 989. 39 | 1, 542. 49 | 2, 983. 41 | 1, 586. 33 |
| Mining | 2, 384. 52 | 1, 659. 47 * | 2, 286. 00 * | 1, 952. 39 * | 2, 226. 49 | 2, 537. 81 | 1, 771. 62 | 2, 405. 54 |
| Construction | 2, 293. 02 | 2, 319. 24 | 2, 441. 61 | 2, 232. 39 | 2, 380. 54 | 1, 937. 00 | 2, 300. 54 | 2, 284. 68 |
| Manufacturing | 2, 104. 54 | 2, 093. 79 | 2, 276. 05 | 2, 036. 96 | 2, 054. 99 | 2, 136. 12 | 2, 143. 57 | 2, 097. 09 |
| Transp., comm., util. | 2, 613. 53 | 2, 205. 70 | 2, 561. 64 | 2, 095. 20 | 2, 293. 48 | 2, 824. 62 | 2, 243. 22 | 2, 685. 93 |
| Wholesale trade | 2, 184. 46 | 2, 287. 26 | 2, 296. 67 | 2, 125. 97 | 2, 154. 05 | 2, 181. 57 | 2, 197. 60 | 2, 178. 72 |
| Retail trade | 2, 047. 63 | 2, 191. 52 | 2, 219. 77 | 1, 971. 59 | 1, 965. 97 | 2, 053. 79 | 2, 091. 61 | 2, 037. 43 |
| Fin., ins., real est. | 2, 340. 05 | 2, 578. 77 | 2, 441. 83 | 2, 371. 22 | 2, 168. 79 | 2, 334. 27 | 2, 471. 76 | 2, 300. 98 |
| Services | 2, 294. 81 | 2, 232. 39 | 2, 397. 86 | 2, 159. 77 | 2, 296. 38 | 2, 362. 13 | 2, 263. 57 | 2, 311. 17 |
| Ownership | | | | | | | | |
| For profit, incorporated | 2, 186. 98 | 2, 206. 86 | 2, 343. 44 | 2, 066. 75 | 2, 098. 39 | 2, 234. 01 | 2, 190. 25 | 2, 185. 84 |
| For profit, unincorporated | 2, 236. 12 | 2, 319. 68 | 2, 143. 13 | 2, 201. 43 | 2, 410. 44 | 2, 015. 68 | 2, 237. 57 | 2, 234. 80 |
| Nonprofit | 2, 472. 86 | 2, 578. 33 | 2, 755. 08 | 2, 431. 42 | 2, 357. 30 | 2, 521. 55 | 2, 615. 11 | 2, 419. 53 |
| Unknown | 2, 161. 69 | ***** | ***** | 2, 139. 49 | 2, 107. 99 | 2, 165. 95 | 2, 566. 40 | 2, 160. 66 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2, 152. 45 | 2, 194. 11 | 2, 208. 27 | 2, 024. 61 | 2, 220. 75 | 2, 170. 57 | 2, 147. 03 | 2, 163. 94 |
| 5-9 years | 2, 142. 03 | 2, 257. 34 | 2, 142. 83 | 2, 086. 33 | 2, 069. 18 | 2, 193. 19 | 2, 186. 33 | 2, 086. 79 |
| 10-19 years | 2, 147. 29 | 2, 138. 82 | 2, 231. 97 | 2, 051. 36 | 2, 145. 61 | 2, 271. 48 | 2, 117. 51 | 2, 180. 52 |
| 20 or more years | 2, 204. 36 | 2, 448. 02 | 2, 569. 77 | 2, 181. 77 | 2, 185. 31 | 2, 083. 68 | 2, 386. 28 | 2, 139. 88 |
| Unknown | 2, 318. 20 | 2, 100. 00 | 2, 579. 93 | 2, 225. 31 | 2, 195. 81 | 2, 326. 20 | 2, 796. 54 | 2, 317. 20 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2, 217. 61 | 2, 094. 61 | 2, 353. 06 | 2, 144. 01 | 2, 153. 31 | 2, 242. 88 | 2, 199. 66 | 2, 218. 64 |
| 1 location only | 2, 234. 80 | 2, 282. 02 | 2, 379. 28 | 2, 119. 68 | 2, 216. 93 | 2, 284. 69 | 2, 257. 26 | 2, 195. 07 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2, 241. 36 | 2, 602. 68 | 2, 651. 36 | 2, 498. 42 | 1, 996. 04 | 2, 087. 14 | 2, 521. 12 | 2, 153. 89 |
| 25-49% | 2, 463. 56 | 2, 412. 22 | 2, 350. 89 | 2, 280. 96 | 2, 112. 08 | 2, 606. 24 | 2, 350. 38 | 2, 486. 07 |
| 50-74% | 2, 302. 87 | 2, 452. 05 | 2, 682. 41 | 2, 089. 79 | 2, 237. 91 | 2, 282. 99 | 2, 433. 18 | 2, 255. 87 |
| 75% or more | 2, 205. 16 | 2, 247. 23 | 2, 344. 05 | 2, 120. 93 | 2, 172. 26 | 2, 218. 58 | 2, 227. 33 | 2, 197. 09 |
| Union presence | | | | | | | | |
| No union employees | 2, 181. 46 | 2, 288. 18 | 2, 333. 17 | 2, 096. 38 | 2, 132. 91 | 2, 185. 17 | 2, 233. 43 | 2, 157. 15 |
| Has union employees | 2, 306. 62 | 2, 015. 81 | 3, 256. 44 | 2, 475. 73 | 2, 435. 81 | 2, 205. 56 | 2, 532. 44 | 2, 283. 05 |
| Unknown | 2, 428. 08 | 2, 464. 99 | 2, 222. 80 | 2, 358. 44 | 2, 076. 72 | 2, 464. 28 | 2, 314. 50 | 2, 435. 53 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2, 127. 63 | 2, 486. 26 | 2, 767. 22 | 2, 166. 23 | 2, 003. 26 | 1, 909. 10 | 2, 434. 74 | 1, 998. 00 |
| Less than 50% low wage | 2, 200. 06 | 2, 272. 11 | 2, 355. 38 | 2, 126. 56 | 2, 188. 13 | 2, 173. 74 | 2, 241. 03 | 2, 174. 91 |
| Unknown | 2, 279. 95 | 2, 194. 27 | 2, 554. 94 | 2, 068. 64 | 2, 123. 85 | 2, 291. 58 | 2, 303. 52 | 2, 279. 37 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.1.b(1998) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 15.91 | 66.98 | 40.33 | 32.15 | 46.00 | 21.52 | 28.48 | 13.93 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 302.29 | 658.59 | 868.43 * | 301.46 | 317.39 | 179.62 | 522.31 | 166.61 |
| Mining | 304.26 | 497.98 * | 722.90 * | 683.01 * | 343.46 | 433.33 | 498.79 | 393.19 |
| Construction | 77.84 | 173.12 | 207.53 | 106.80 | 172.33 | 55.62 | 99.44 | 117.60 |
| Manufacturing | 46.09 | 144.74 | 114.51 | 65.22 | 74.44 | 84.90 | 72.33 | 46.00 |
| Transp., comm., util. | 169.83 | 455.77 | 303.22 | 207.18 | 166.09 | 222.70 | 175.65 | 186.47 |
| Wholesale trade | 50.48 | 160.96 | 146.46 | 117.98 | 122.13 | 70.80 | 81.98 | 67.10 |
| Retail trade | 35.21 | 86.66 | 91.43 | 61.79 | 85.60 | 36.76 | 44.62 | 36.78 |
| Fin., ins., real est. | 49.97 | 139.69 | 129.47 | 140.41 | 122.38 | 47.47 | 60.45 | 59.64 |
| Services | 23.11 | 90.13 | 62.45 | 34.00 | 54.42 | 59.56 | 39.68 | 28.31 |
| Ownership | | | | | | | | |
| For profit, incorporated | 17.05 | 88.68 | 51.69 | 37.94 | 50.10 | 32.56 | 30.83 | 19.00 |
| For profit, unincorporated | 111.04 | 96.47 | 90.78 | 100.69 | 259.43 | 178.21 | 69.18 | 187.60 |
| Nonprofit | 39.05 | 229.89 | 204.58 | 39.26 | 76.68 | 87.04 | 84.73 | 54.35 |
| Unknown | 63.72 | ***** | ***** | 273.41 | 60.82 | 73.80 | 742.89 | 63.77 |
| Age of firm | | | | | | | | |
| Less than 5 years | 63.27 | 112.37 | 121.21 | 90.24 | 193.79 | 111.83 | 56.24 | 97.72 |
| 5-9 years | 53.26 | 109.00 | 74.34 | 97.98 | 106.59 | 122.09 | 38.46 | 95.24 |
| 10-19 years | 44.49 | 106.46 | 84.48 | 60.01 | 76.58 | 96.37 | 64.82 | 59.05 |
| 20 or more years | 24.66 | 121.31 | 103.66 | 35.29 | 54.40 | 28.96 | 50.13 | 16.33 |
| Unknown | 26.15 | 626.10 | 568.31 | 113.53 | 75.13 | 29.51 | 262.93 | 26.32 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 15.06 | 169.45 | 148.73 | 48.39 | 48.88 | 25.76 | 83.79 | 19.00 |
| 1 location only | 23.13 | 65.15 | 55.98 | 38.40 | 59.05 | 253.43 | 33.06 | 37.29 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 97.78 | 296.89 | 312.56 | 267.68 | 161.56 | 133.71 | 175.44 | 118.18 |
| 25-49% | 163.51 | 180.39 | 109.29 | 172.65 | 91.68 | 284.49 | 127.12 | 196.38 |
| 50-74% | 49.99 | 124.94 | 183.56 | 70.87 | 85.36 | 108.75 | 90.47 | 81.75 |
| 75% or more | 16.39 | 67.75 | 41.68 | 34.51 | 50.67 | 31.43 | 26.62 | 18.31 |
| Union presence | | | | | | | | |
| No union employees | 15.16 | 62.12 | 26.22 | 32.34 | 39.62 | 28.17 | 27.21 | 17.51 |
| Has union employees | 38.34 | 447.74 | 474.34 | 169.28 | 106.07 | 58.46 | 273.06 | 36.37 |
| Unknown | 91.90 | 317.16 | 358.51 | 307.41 | 137.06 | 115.70 | 176.76 | 96.51 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 109.04 | 270.40 | 404.12 | 75.87 | 109.47 | 130.88 | 187.96 | 78.80 |
| Less than 50% low wage | 19.38 | 71.76 | 45.84 | 36.12 | 49.19 | 24.84 | 29.07 | 19.24 |
| Unknown | 28.95 | 457.43 | 458.10 | 88.18 | 85.95 | 28.64 | 284.69 | 25.42 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 1. c(1998) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 2,367.95 | 2,603.57 | 2,324.29 | 2,168.86 | 2,377.86 | 2,357.61 | 2,443.39 | 2,340.41 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2,490.44 | 3,036.77 | 1,748.80 | 2,146.77 * | 1,693.21 | 2,347.79 | 2,553.14 | 2,216.39 |
| Mining | 2,157.36 | 5,973.80 | 2,177.23 | 1,854.16 | 1,766.70 | 1,938.41 | 3,253.86 | 1,924.60 |
| Construction | 2,452.80 | 2,755.82 | 2,231.76 | 2,240.00 | 2,162.74 | 2,821.45 | 2,456.86 | 2,441.63 |
| Manufacturing | 2,198.14 | 2,260.66 | 2,285.85 | 2,322.59 | 2,572.88 | 2,082.66 | 2,238.03 | 2,193.57 |
| Transp., commu., util. | 3,568.87 | 1,940.55 | 2,341.58 | 2,634.21 | 2,817.36 | 3,809.19 | 2,417.90 | 3,679.20 |
| Wholesale trade | 2,143.72 | 2,720.26 | 2,161.96 | 1,658.99 | 2,330.14 | 2,125.93 | 2,292.86 | 2,102.80 |
| Retail trade | 1,918.03 | 1,958.63 | 2,221.20 | 2,007.80 | 1,760.95 | 1,865.51 | 2,046.87 | 1,866.29 |
| Fin., ins., real est. | 2,489.64 | 3,337.44 | 2,535.06 | 1,971.71 | 2,347.92 | 2,456.22 | 2,984.16 | 2,328.22 |
| Services | 2,461.34 | 2,665.50 | 2,480.97 | 2,307.14 | 2,406.44 | 2,418.12 | 2,580.86 | 2,384.55 |
| Ownership | | | | | | | | |
| For profit, incorporated | 2,343.06 | 2,610.18 | 2,282.69 | 2,087.24 | 2,395.05 | 2,348.22 | 2,383.48 | 2,330.72 |
| For profit, unincorporated | 2,302.02 | 2,531.85 | 2,161.21 | 2,552.71 | 1,952.07 | 1,737.13 | 2,478.74 | 1,927.34 |
| Nonprofit | 2,718.39 | 2,742.91 | 2,930.60 | 2,564.64 | 2,493.42 | 3,021.79 | 2,788.86 | 2,685.32 |
| Unknown | 2,099.03 | ***** | ***** | ***** | 3,048.91 | 2,073.27 | ***** | 2,099.03 |
| Age of firm | | | | | | | | |
| Less than 5 years | 2,269.89 | 2,485.82 | 2,346.04 | 2,042.26 | 1,970.85 | 2,127.96 | 2,362.12 | 2,093.26 |
| 5-9 years | 2,193.02 | 2,614.93 | 2,032.33 | 1,687.24 | 2,227.58 | 1,825.70 | 2,236.17 | 2,121.51 |
| 10-19 years | 2,428.21 | 2,477.20 | 2,452.16 | 2,570.17 | 2,198.11 | 2,286.05 | 2,550.35 | 2,233.95 |
| 20 or more years | 2,257.83 | 2,708.36 | 2,369.92 | 2,089.63 | 2,441.92 | 2,099.82 | 2,474.90 | 2,183.26 |
| Unknown | 2,577.82 | ***** | 1,764.00 * | 1,527.27 * | 2,583.67 | 2,590.49 | 1,459.95 * | 2,586.22 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2,328.06 | 3,895.41 | 2,856.34 | 1,941.56 | 2,300.01 | 2,353.50 | 2,531.49 | 2,319.94 |
| 1 location only | 2,454.32 | 2,575.61 | 2,258.81 | 2,327.22 | 2,579.89 | 2,809.27 | 2,433.79 | 2,520.51 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2,313.67 | 2,890.25 | 2,479.79 | 2,407.09 | 2,072.86 | 1,552.46 | 2,883.35 | 1,795.20 |
| 25-49% | 3,588.45 | 2,836.38 | 2,653.98 | 1,815.32 | 2,066.70 | 4,149.99 | 2,292.77 | 3,844.11 |
| 50-74% | 2,367.58 | 2,455.51 | 2,239.67 | 2,470.19 | 2,502.91 | 2,253.35 | 2,395.08 | 2,354.53 |
| 75% or more | 2,266.30 | 2,607.35 | 2,308.02 | 2,148.93 | 2,379.37 | 2,166.81 | 2,447.52 | 2,199.99 |
| Union presence | | | | | | | | |
| No union employees | 2,269.88 | 2,595.58 | 2,309.87 | 2,181.16 | 2,191.74 | 2,180.42 | 2,442.99 | 2,177.51 |
| Has union employees | 2,410.28 | 2,688.74 | 2,747.82 | 2,260.94 | 3,155.23 | 2,252.16 | 2,645.08 | 2,383.29 |
| Unknown | 2,887.54 | 2,778.28 | 1,683.40 | 1,673.43 | 2,663.25 | 2,966.48 | 1,852.07 | 2,950.69 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2,110.25 | 2,910.37 | 2,142.74 | 1,936.71 | 1,852.17 | 1,643.64 | 2,443.92 | 1,792.23 |
| Less than 50% low wage | 2,314.06 | 2,568.72 | 2,340.92 | 2,213.33 | 2,381.67 | 2,145.96 | 2,453.09 | 2,222.72 |
| Unknown | 2,487.42 | 3,288.37 | 2,215.24 | 1,539.98 | 2,599.75 | 2,494.57 | 2,164.90 | 2,495.23 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.1.c(1998) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 74.17 | 73.53 | 111.69 | 85.89 | 143.54 | 108.60 | 58.97 | 93.87 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 174.56 | 461.44 | 407.65 | 709.82 * | 506.90 | 508.31 | 241.37 | 277.99 |
| Mining | 410.34 | 1,789.56 | 565.22 | 521.64 | 470.43 | 524.14 | 644.61 | 449.74 |
| Construction | 274.81 | 253.61 | 244.74 | 493.38 | 357.76 | 482.55 | 327.73 | 216.04 |
| Manufacturing | 124.91 | 262.72 | 280.65 | 311.84 | 329.96 | 73.73 | 150.05 | 135.16 |
| Transp., commu., util. | 434.00 | 369.48 | 450.21 | 304.91 | 488.01 | 502.13 | 177.02 | 459.12 |
| Wholesale trade | 84.34 | 346.68 | 513.77 | 294.69 | 264.97 | 51.77 | 225.07 | 84.59 |
| Retail trade | 44.74 | 137.80 | 175.74 | 153.01 | 71.64 | 91.95 | 110.35 | 76.68 |
| Fin., ins., real est. | 90.32 | 377.35 | 537.72 | 277.31 | 188.89 | 106.20 | 255.51 | 88.86 |
| Services | 49.95 | 131.29 | 185.54 | 58.64 | 145.44 | 223.55 | 93.47 | 113.89 |
| Ownership | | | | | | | | |
| For profit, incorporated | 78.15 | 93.37 | 121.24 | 103.70 | 157.13 | 105.64 | 67.33 | 97.60 |
| For profit, unincorporated | 99.97 | 229.38 | 106.61 | 301.42 | 243.20 | 146.27 | 186.61 | 81.81 |
| Nonprofit | 89.18 | 219.49 | 453.71 | 178.41 | 153.52 | 264.07 | 170.13 | 130.74 |
| Unknown | 115.51 | ***** | ***** | ***** | 743.92 | 108.48 | ***** | 115.51 |
| Age of firm | | | | | | | | |
| Less than 5 years | 105.17 | 258.71 | 302.32 | 265.06 | 320.21 | 345.28 | 160.76 | 71.60 |
| 5-9 years | 82.36 | 192.82 | 310.69 | 232.78 | 177.11 | 314.98 | 82.26 | 176.74 |
| 10-19 years | 143.77 | 166.69 | 195.64 | 290.50 | 142.25 | 281.20 | 170.29 | 162.92 |
| 20 or more years | 71.55 | 132.94 | 107.68 | 82.19 | 206.53 | 75.02 | 97.01 | 73.24 |
| Unknown | 165.97 | ***** | 557.83 * | 482.41 * | 173.79 | 176.35 | 554.12 * | 164.58 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 86.18 | 745.25 | 274.94 | 102.66 | 76.25 | 110.27 | 109.05 | 88.26 |
| 1 location only | 93.46 | 59.92 | 114.23 | 156.15 | 431.35 | 540.04 | 66.07 | 263.73 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 220.69 | 514.84 | 540.37 | 400.26 | 267.62 | 228.71 | 366.16 | 182.11 |
| 25-49% | 411.09 | 555.38 | 454.11 | 210.35 | 132.92 | 592.07 | 203.63 | 491.23 |
| 50-74% | 75.30 | 127.13 | 257.68 | 94.08 | 130.46 | 128.08 | 77.01 | 120.13 |
| 75% or more | 54.73 | 92.44 | 118.28 | 118.52 | 163.81 | 62.49 | 74.46 | 67.22 |
| Union presence | | | | | | | | |
| No union employees | 30.34 | 50.44 | 107.34 | 74.85 | 60.52 | 32.76 | 42.49 | 36.82 |
| Has union employees | 184.80 | 791.81 | 577.76 | 440.01 | 412.48 | 137.88 | 524.77 | 188.52 |
| Unknown | 410.80 | 604.74 | 418.93 | 317.60 | 248.60 | 434.96 | 177.24 | 428.14 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 108.86 | 351.15 | 310.62 | 166.56 | 179.88 | 105.69 | 238.66 | 110.83 |
| Less than 50% low wage | 61.16 | 88.76 | 103.91 | 90.15 | 187.24 | 105.08 | 58.13 | 85.89 |
| Unknown | 141.14 | 764.71 | 548.06 | 227.31 | 135.87 | 147.45 | 457.21 | 140.49 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2(1998) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 383.48 | 271.60 | 342.01 | 344.77 | 362.05 | 439.11 | 308.12 | 411.40 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 378.61 | 489.82 * | 276.21 | 349.17 | 224.14 * | 391.55 | 383.70 | 375.46 |
| Mining | 264.47 | 128.33 * | 172.00 * | 323.16 * | 276.02 * | 261.74 | 136.72 * | 278.94 |
| Construction | 445.98 | 314.42 | 326.75 | 410.58 | 766.01 * | 554.51 | 313.56 | 632.30 |
| Manufacturing | 283.51 | 136.85 * | 388.64 | 303.85 | 283.45 | 280.76 | 275.71 | 285.16 |
| Transp., comm., util. | 346.47 | 346.18 * | 296.25 * | 563.67 | 220.08 * | 350.00 | 457.02 | 324.67 |
| Wholesale trade | 379.65 | 202.27 | 312.98 | 270.17 | 374.72 | 478.10 | 268.98 | 427.45 |
| Retail trade | 521.87 | 284.20 | 387.16 | 447.65 | 469.19 | 605.45 | 349.05 | 574.80 |
| Fin., ins., real est. | 415.70 | 293.77 | 173.00 * | 301.65 | 331.19 | 511.29 | 236.43 | 461.56 |
| Services | 370.67 | 282.25 | 351.60 | 309.74 | 372.27 | 441.31 | 305.75 | 403.44 |
| Ownership | | | | | | | | |
| For profit, incorporated | 389.47 | 236.46 | 369.98 | 361.82 | 355.53 | 443.43 | 313.51 | 416.96 |
| For profit, unincorporated | 398.76 | 426.44 | 272.79 | 309.07 | 353.43 | 546.53 | 370.32 | 430.47 |
| Nonprofit | 318.47 | 174.56 | 182.20 | 263.21 | 381.84 | 351.17 | 205.64 | 354.96 |
| Unknown | 462.32 | ***** | ***** | 523.44 * | 409.50 | 465.72 | 760.26 * | 461.80 |
| Age of firm | | | | | | | | |
| Less than 5 years | 331.74 | 237.08 | 462.48 | 325.76 | 366.57 | 360.96 | 314.61 | 365.44 |
| 5-9 years | 351.89 | 291.41 | 399.68 | 347.09 | 406.53 | 290.82 | 341.55 | 365.88 |
| 10-19 years | 349.60 | 229.48 | 327.67 | 359.29 | 407.53 | 425.38 | 290.25 | 411.87 |
| 20 or more years | 347.17 | 308.10 | 299.34 | 337.54 | 331.24 | 385.95 | 305.90 | 362.01 |
| Unknown | 479.63 | 216.50 * | 567.48 * | 457.15 | 473.18 | 480.18 | 420.59 | 479.80 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 411.33 | 386.89 * | 349.43 | 315.60 | 356.90 | 439.86 | 341.53 | 415.10 |
| 1 location only | 333.19 | 268.89 | 340.86 | 357.22 | 373.79 | 405.56 * | 303.48 | 392.42 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 379.79 | 589.51 * | 424.46 * | 348.58 | 311.15 | 380.28 | 537.21 | 319.02 |
| 25-49% | 547.65 | 283.38 | 392.71 | 374.65 | 487.24 | 646.72 | 343.81 | 599.07 |
| 50-74% | 414.96 | 291.81 | 388.35 | 404.12 | 354.46 | 500.21 | 346.29 | 441.38 |
| 75% or more | 371.85 | 264.21 | 334.13 | 339.05 | 358.80 | 420.12 | 300.37 | 398.69 |
| Union presence | | | | | | | | |
| No union employees | 385.14 | 285.03 | 340.05 | 357.32 | 361.65 | 458.25 | 316.07 | 418.82 |
| Has union employees | 294.98 | 119.89 * | 216.68 * | 207.15 | 353.22 * | 304.10 | 150.33 * | 311.29 |
| Unknown | 518.55 | 238.03 * | 548.54 | 283.05 | 415.57 | 542.76 | 375.98 | 530.48 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 445.37 | 296.96 | 444.70 | 512.37 | 425.71 | 484.84 | 400.79 | 468.19 |
| Less than 50% low wage | 339.12 | 271.93 | 336.64 | 336.19 | 346.72 | 374.66 | 304.60 | 360.77 |
| Unknown | 467.94 | 222.90 * | 358.77 * | 347.77 | 467.96 | 473.41 | 272.41 * | 472.80 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 6.85 | 21.85 | 15.52 | 11.03 | 25.06 | 9.13 | 8.92 | 7.14 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 48.17 | 191.40 * | 68.17 | 80.72 | 72.14 * | 102.00 | 73.15 | 46.76 |
| Mining | 66.73 | 162.33 * | 79.38 * | 237.90 * | 176.32 * | 68.03 | 118.08 * | 47.70 |
| Construction | 89.06 | 47.37 | 57.26 | 52.53 | 252.19 * | 102.75 | 40.82 | 157.12 |
| Manufacturing | 8.39 | 47.65 * | 59.49 | 17.33 | 29.75 | 10.64 | 38.12 | 6.43 |
| Transp., comm., util. | 36.94 | 165.42 * | 93.91 * | 100.85 | 85.30 * | 28.90 | 89.10 | 29.23 |
| Wholesale trade | 31.10 | 42.45 | 58.04 | 43.16 | 80.76 | 62.81 | 32.12 | 44.48 |
| Retail trade | 12.86 | 46.13 | 37.67 | 31.25 | 28.68 | 23.83 | 17.04 | 17.47 |
| Fin., ins., real est. | 21.59 | 77.86 | 51.99 * | 82.90 | 33.57 | 31.65 | 64.32 | 28.57 |
| Services | 13.86 | 45.32 | 22.22 | 20.49 | 12.15 | 23.74 | 21.88 | 14.81 |
| Ownership | | | | | | | | |
| For profit, incorporated | 7.34 | 24.07 | 18.31 | 13.74 | 17.74 | 11.93 | 15.07 | 8.56 |
| For profit, unincorporated | 39.57 | 68.20 | 34.82 | 29.34 | 33.57 | 120.23 | 48.84 | 54.01 |
| Nonprofit | 25.01 | 30.64 | 30.31 | 30.64 | 69.67 | 36.74 | 25.55 | 36.32 |
| Unknown | 25.84 | ***** | ***** | 173.81 * | 53.58 | 28.61 | 267.06 * | 25.72 |
| Age of firm | | | | | | | | |
| Less than 5 years | 15.15 | 20.58 | 88.53 | 28.25 | 38.97 | 34.20 | 28.54 | 31.48 |
| 5-9 years | 17.74 | 25.53 | 49.89 | 37.67 | 47.55 | 29.75 | 27.53 | 36.13 |
| 10-19 years | 23.62 | 21.01 | 26.37 | 30.96 | 35.07 | 84.33 | 15.32 | 37.73 |
| 20 or more years | 12.98 | 39.54 | 26.18 | 17.47 | 36.31 | 15.16 | 16.40 | 16.22 |
| Unknown | 15.73 | 73.88 * | 172.17 * | 57.82 | 29.91 | 16.29 | 120.83 | 15.67 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 8.72 | 154.56 * | 46.23 | 13.61 | 18.68 | 10.19 | 26.82 | 9.03 |
| 1 location only | 17.25 | 23.21 | 20.11 | 18.55 | 72.56 | 182.73 * | 12.39 | 37.97 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 56.58 | 230.08 * | 153.74 * | 87.08 | 69.54 | 32.91 | 149.28 | 18.84 |
| 25-49% | 22.71 | 41.61 | 70.83 | 59.07 | 17.62 | 27.41 | 31.78 | 23.85 |
| 50-74% | 16.86 | 33.54 | 42.81 | 27.97 | 44.75 | 39.24 | 25.67 | 28.14 |
| 75% or more | 8.75 | 26.68 | 18.03 | 13.43 | 30.24 | 10.58 | 10.20 | 8.86 |
| Union presence | | | | | | | | |
| No union employees | 6.78 | 23.90 | 13.88 | 11.14 | 14.65 | 11.74 | 7.66 | 7.81 |
| Has union employees | 27.74 | 156.51 * | 72.25 * | 38.46 | 114.89 * | 13.40 | 66.14 * | 28.21 |
| Unknown | 23.80 | 138.94 * | 127.55 | 46.07 | 44.64 | 31.03 | 55.22 | 27.16 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 17.98 | 62.89 | 53.08 | 73.16 | 40.08 | 47.68 | 46.67 | 24.30 |
| Less than 50% low wage | 11.15 | 25.68 | 15.05 | 11.50 | 28.96 | 14.91 | 10.49 | 13.17 |
| Unknown | 16.60 | 245.38 * | 173.50 * | 53.48 | 29.82 | 16.45 | 94.55 * | 16.03 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 359.14 | 313.17 | 417.56 | 344.50 | 324.95 | 380.74 | 355.80 | 360.47 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 207.65 | 252.69 | 425.29 | 183.43 * | 442.58 | 90.52 * | 308.67 | 137.69 * |
| Mining | 451.29 * | 920.50 * | 260.95 * | 264.00 * | 335.86 * | 632.60 | 447.22 * | 452.22 * |
| Construction | 452.17 | 421.41 | 300.30 | 445.15 | 249.78 * | 1,097.77 | 376.48 | 588.35 |
| Manufacturing | 299.88 | 106.46 * | 464.82 | 338.42 | 290.18 | 295.21 | 305.39 | 298.21 |
| Transp., commu., util. | 252.03 * | 153.80 * | 253.91 * | 983.23 * | 88.30 * | 176.16 | 649.03 | 146.68 |
| Wholesale trade | 361.17 | 133.18 * | 221.84 | 307.58 * | 495.83 | 414.87 | 228.82 | 428.33 |
| Retail trade | 447.60 | 379.62 | 504.52 | 400.96 | 412.25 | 483.46 | 393.75 | 472.07 |
| Fin., ins., real est. | 413.58 | 275.38 * | 141.59 * | 122.63 * | 248.64 | 511.88 | 212.84 * | 448.74 |
| Services | 358.82 | 377.89 | 472.71 | 263.41 | 353.33 | 363.28 | 369.13 | 354.29 |
| Ownership | | | | | | | | |
| For profit, incorporated | 368.90 | 236.32 | 451.21 | 363.68 | 341.86 | 394.84 | 348.10 | 377.50 |
| For profit, unincorporated | 443.90 | 613.19 | 412.83 | 298.89 | 296.91 | 462.61 * | 501.90 | 374.96 |
| Nonprofit | 274.67 | 183.96 | 147.67 * | 278.52 * | 300.14 | 283.03 | 227.30 | 285.78 |
| Unknown | 377.08 | ***** | ***** | ***** | 227.36 * | 404.39 | ***** | 377.08 |
| Age of firm | | | | | | | | |
| Less than 5 years | 304.31 | 191.78 | 527.06 | 273.70 | 231.19 * | 369.15 | 297.21 | 316.94 |
| 5-9 years | 405.67 | 397.78 | 555.45 | 317.85 | 370.51 | 363.99 * | 425.47 | 377.05 |
| 10-19 years | 391.23 | 296.33 | 373.16 | 486.68 | 421.62 | 357.24 | 374.52 | 405.12 |
| 20 or more years | 335.12 | 341.92 | 361.83 | 309.40 | 293.46 | 372.93 | 341.42 | 332.76 |
| Unknown | 388.80 | 211.22 * | ***** | 139.03 * | 383.48 | 392.36 | 38.24 * | 389.75 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 356.25 | 250.09 * | 526.96 | 278.73 | 319.60 | 371.83 | 398.58 | 353.99 |
| 1 location only | 363.96 | 313.91 | 398.77 | 369.96 | 337.76 | 872.21 | 350.46 | 392.40 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 350.28 | 323.54 * | 374.59 * | 415.26 | 350.59 * | 308.63 | 356.91 | 347.99 |
| 25-49% | 492.02 | 425.31 | 401.90 | 451.86 | 528.19 | 528.57 | 416.09 | 522.55 |
| 50-74% | 381.36 | 349.18 | 439.77 | 452.33 | 244.51 | 486.43 | 401.10 | 373.64 |
| 75% or more | 350.12 | 303.33 | 415.86 | 329.46 | 331.53 | 364.26 | 347.67 | 351.10 |
| Union presence | | | | | | | | |
| No union employees | 391.32 | 346.87 | 409.38 | 364.25 | 346.58 | 441.95 | 372.78 | 400.71 |
| Has union employees | 226.72 | 63.35 * | 61.82 * | 121.95 * | 243.94 | 253.56 | 66.93 * | 246.38 |
| Unknown | 334.54 | 196.90 * | 887.93 | 260.24 * | 260.38 | 310.81 | 500.72 | 306.33 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 396.60 | 279.62 | 506.23 | 435.48 | 403.05 | 375.13 | 347.21 | 421.77 |
| Less than 50% low wage | 340.31 | 319.06 | 417.13 | 343.53 | 311.44 | 342.12 | 361.89 | 326.50 |
| Unknown | 398.09 | 144.18 * | 163.04 * | 210.46 * | 406.39 | 405.92 | 152.36 * | 404.57 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 13.83 | 38.09 | 41.05 | 24.68 | 24.98 | 16.02 | 22.47 | 14.03 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 54.02 | 64.86 | 118.94 | 63.31 * | 118.52 | 126.11 * | 60.02 | 110.99 * |
| Mining | 185.78 * | 279.98 * | 111.48 * | 83.48 * | 232.79 * | 166.85 | 176.04 * | 159.93 * |
| Construction | 57.23 | 72.91 | 88.56 | 68.05 | 76.43 * | 313.12 | 51.97 | 96.11 |
| Manufacturing | 16.72 | 80.99 * | 75.94 | 47.21 | 42.24 | 22.61 | 50.02 | 20.39 |
| Transp., commu., util. | 82.68 * | 47.92 * | 120.51 * | 311.86 * | 100.05 * | 44.31 | 165.96 | 42.28 |
| Wholesale trade | 59.55 | 51.97 * | 60.11 | 191.66 * | 124.73 | 42.75 | 58.87 | 65.47 |
| Retail trade | 19.52 | 68.79 | 84.02 | 47.07 | 29.73 | 30.77 | 30.60 | 24.08 |
| Fin., ins., real est. | 26.89 | 156.91 * | 55.15 * | 40.20 * | 43.70 | 33.97 | 92.77 * | 33.75 |
| Services | 23.00 | 80.79 | 58.70 | 23.18 | 27.14 | 27.58 | 46.14 | 14.92 |
| Ownership | | | | | | | | |
| For profit, incorporated | 17.84 | 36.99 | 45.75 | 28.91 | 35.70 | 15.37 | 34.88 | 16.78 |
| For profit, unincorporated | 61.27 | 104.24 | 86.71 | 66.49 | 48.15 | 159.69 * | 75.24 | 73.65 |
| Nonprofit | 20.80 | 40.26 | 207.98 * | 92.70 * | 46.70 | 46.66 | 49.14 | 25.12 |
| Unknown | 31.43 | ***** | ***** | ***** | 117.39 * | 51.69 | ***** | 31.43 |
| Age of firm | | | | | | | | |
| Less than 5 years | 48.14 | 52.09 | 133.32 | 80.60 | 80.97 * | 41.98 | 60.50 | 46.54 |
| 5-9 years | 43.83 | 64.35 | 85.43 | 68.66 | 57.18 | 142.80 * | 58.38 | 45.95 |
| 10-19 years | 42.82 | 48.56 | 29.33 | 76.64 | 113.61 | 69.67 | 50.56 | 69.80 |
| 20 or more years | 17.81 | 69.19 | 43.23 | 23.95 | 22.89 | 25.20 | 30.90 | 17.80 |
| Unknown | 27.31 | 72.55 * | ***** | 47.17 * | 42.17 | 28.31 | 21.34 * | 27.16 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 17.13 | 87.26 * | 99.45 | 49.95 | 32.43 | 12.51 | 64.57 | 16.29 |
| 1 location only | 23.03 | 38.66 | 38.85 | 30.81 | 54.09 | 228.79 | 26.59 | 21.42 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 56.47 | 138.69 * | 185.68 * | 76.19 | 176.80 * | 48.51 | 86.57 | 81.28 |
| 25-49% | 35.47 | 115.09 | 104.19 | 94.81 | 46.95 | 61.51 | 72.04 | 44.20 |
| 50-74% | 33.56 | 58.88 | 59.40 | 55.81 | 59.75 | 47.61 | 41.18 | 45.10 |
| 75% or more | 16.42 | 45.43 | 45.16 | 30.08 | 35.35 | 21.27 | 24.19 | 16.92 |
| Union presence | | | | | | | | |
| No union employees | 12.27 | 47.75 | 36.60 | 23.40 | 25.76 | 17.42 | 22.35 | 13.77 |
| Has union employees | 21.97 | 76.11 * | 31.97 * | 46.17 * | 45.22 | 19.42 | 29.01 * | 23.43 |
| Unknown | 33.97 | 109.67 * | 188.88 | 90.10 * | 62.06 | 37.17 | 91.05 | 28.24 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 41.40 | 72.50 | 101.30 | 94.98 | 54.84 | 41.01 | 48.14 | 42.66 |
| Less than 50% low wage | 17.76 | 45.86 | 41.89 | 22.89 | 28.99 | 11.76 | 25.00 | 15.67 |
| Unknown | 25.73 | 118.50 * | 239.37 * | 77.96 * | 44.29 | 27.21 | 101.43 * | 26.42 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 397.81 | 230.88 | 300.95 | 344.45 | 381.63 | 474.84 | 277.85 | 440.47 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 391.24 | 198.56 * | 205.14 * | 342.72 * | 90.31 * | 498.93 | 197.26 | 475.39 |
| Mining | 312.10 * | 61.89 * | ***** | 513.53 * | 316.30 * | 280.89 * | 370.42 * | 310.10 |
| Construction | 485.42 | 312.42 | 333.03 | 419.72 | 929.96 | 388.02 | 322.72 | 666.19 |
| Manufacturing | 277.23 | 218.24 | 299.02 | 269.87 | 273.09 | 283.75 | 252.72 | 281.91 |
| Transp., comm., util. | 338.19 | 542.22 * | 363.47 * | 375.23 | 321.57 * | 320.43 | 383.68 | 329.30 |
| Wholesale trade | 403.57 | 202.80 | 377.33 | 247.38 | 320.43 | 552.63 | 281.46 | 456.87 |
| Retail trade | 566.85 | 229.53 | 351.14 | 460.83 | 488.78 | 658.41 | 338.75 | 619.76 |
| Fin., ins., real est. | 414.28 | 219.95 | 137.32 | 371.07 * | 363.56 | 514.00 | 192.65 | 480.03 |
| Services | 373.15 | 210.96 | 288.64 | 332.55 | 380.62 | 479.86 | 265.22 | 429.70 |
| Ownership | | | | | | | | |
| For profit, incorporated | 402.46 | 242.65 | 327.56 | 360.16 | 353.37 | 476.86 | 297.94 | 439.00 |
| For profit, unincorporated | 365.73 | 272.40 | 201.12 | 297.72 | 383.69 | 595.13 | 263.23 | 459.07 |
| Nonprofit | 352.21 | 99.46 | 183.20 | 264.22 | 469.18 | 405.25 | 168.22 | 421.18 |
| Unknown | 484.58 | ***** | ***** | 751.90 | 516.43 | 478.19 | 760.26 * | 483.88 |
| Age of firm | | | | | | | | |
| Less than 5 years | 344.79 | 249.11 | 407.18 | 352.98 | 465.51 | 361.93 | 312.63 | 412.84 |
| 5-9 years | 332.34 | 249.15 | 350.97 | 335.45 | 445.90 | 259.27 | 309.36 | 360.99 |
| 10-19 years | 331.76 | 209.48 | 299.94 | 315.49 | 379.75 | 502.76 | 258.66 | 413.33 |
| 20 or more years | 351.04 | 231.44 | 257.88 | 350.24 | 351.33 | 402.55 | 267.32 | 380.71 |
| Unknown | 520.23 | 222.06 * | 869.40 * | 657.04 | 530.36 | 518.02 | 773.27 | 519.70 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 443.15 | 308.63 | 224.94 | 347.54 | 371.22 | 482.21 | 304.87 | 451.13 |
| 1 location only | 315.64 | 228.31 | 312.52 | 343.18 | 404.26 | 214.07 | 273.66 | 389.90 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 335.93 | 274.31 * | 591.21 * | 334.41 * | 272.03 * | 407.75 | 459.47 | 297.30 |
| 25-49% | 503.01 | 157.39 | 456.87 | 319.82 | 456.02 | 583.43 | 295.16 | 544.35 |
| 50-74% | 428.06 | 258.10 | 370.84 | 325.46 | 412.47 | 516.75 | 309.96 | 470.65 |
| 75% or more | 390.76 | 229.93 | 287.81 | 346.39 | 377.14 | 464.51 | 272.80 | 433.67 |
| Union presence | | | | | | | | |
| No union employees | 382.22 | 239.57 | 300.68 | 352.03 | 361.56 | 473.31 | 282.20 | 429.00 |
| Has union employees | 354.12 | 156.06 * | 255.57 * | 268.08 | 470.35 * | 344.95 | 213.31 * | 368.81 |
| Unknown | 566.07 | 35.60 * | 368.97 * | 231.44 * | 493.98 | 597.25 | 237.37 | 587.63 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 469.42 | 264.69 | 400.96 | 511.01 | 422.96 | 572.26 | 389.49 | 503.16 |
| Less than 50% low wage | 338.65 | 235.78 | 293.91 | 335.85 | 366.65 | 387.91 | 275.06 | 377.69 |
| Unknown | 509.01 | 103.72 * | 403.58 * | 467.64 | 491.53 | 516.93 | 235.38 | 515.66 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5.01 | 6.91 | 18.50 | 17.84 | 38.10 | 15.26 | 6.81 | 7.02 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 47.98 | 67.56 * | 63.62 * | 126.30 * | 90.94 * | 109.36 | 55.29 | 33.21 |
| Mining | 103.27 * | 31.83 * | ***** | 346.04 * | 191.59 * | 219.32 * | 125.23 * | 86.90 |
| Construction | 116.15 | 82.48 | 89.23 | 82.98 | 277.03 | 66.93 | 57.29 | 186.95 |
| Manufacturing | 13.67 | 55.10 | 57.27 | 28.59 | 37.74 | 13.65 | 39.11 | 12.87 |
| Transp., comm., util. | 32.85 | 276.29 * | 154.79 * | 60.80 | 99.98 * | 56.44 | 64.80 | 41.06 |
| Wholesale trade | 44.86 | 58.51 | 65.88 | 38.51 | 43.23 | 103.03 | 44.28 | 70.04 |
| Retail trade | 20.29 | 23.52 | 41.34 | 42.13 | 40.08 | 33.36 | 18.82 | 25.37 |
| Fin., ins., real est. | 28.42 | 47.44 | 36.39 | 125.80 * | 29.83 | 47.53 | 33.18 | 36.74 |
| Services | 16.24 | 21.73 | 33.57 | 20.74 | 15.95 | 41.17 | 17.95 | 21.36 |
| Ownership | | | | | | | | |
| For profit, incorporated | 8.66 | 21.64 | 19.47 | 20.82 | 19.49 | 21.52 | 10.74 | 10.94 |
| For profit, unincorporated | 25.63 | 40.03 | 51.21 | 46.54 | 71.52 | 127.28 | 24.71 | 62.17 |
| Nonprofit | 39.88 | 25.55 | 50.71 | 52.80 | 100.19 | 55.77 | 19.52 | 67.55 |
| Unknown | 28.62 | ***** | ***** | 174.45 | 52.64 | 34.17 | 267.06 * | 28.44 |
| Age of firm | | | | | | | | |
| Less than 5 years | 31.14 | 35.14 | 80.00 | 51.84 | 58.59 | 58.24 | 44.87 | 45.76 |
| 5-9 years | 19.83 | 21.29 | 75.78 | 31.56 | 49.87 | 25.68 | 29.14 | 39.87 |
| 10-19 years | 18.65 | 25.17 | 28.87 | 25.04 | 30.49 | 103.02 | 14.43 | 33.27 |
| 20 or more years | 19.73 | 22.83 | 41.90 | 30.89 | 54.23 | 17.54 | 18.41 | 21.79 |
| Unknown | 18.15 | 75.30 * | 264.51 * | 64.92 | 30.93 | 20.21 | 166.86 | 18.15 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 12.32 | 65.89 | 33.01 | 22.17 | 16.75 | 16.34 | 20.22 | 12.35 |
| 1 location only | 19.00 | 7.99 | 21.96 | 22.23 | 88.75 | 62.29 | 8.67 | 53.51 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 42.51 | 108.36 * | 265.13 * | 349.87 * | 92.68 * | 47.22 | 136.27 | 48.57 |
| 25-49% | 45.87 | 39.41 | 85.68 | 67.20 | 39.32 | 79.03 | 24.34 | 53.86 |
| 50-74% | 30.03 | 44.03 | 52.44 | 39.79 | 40.56 | 66.77 | 29.81 | 42.02 |
| 75% or more | 7.26 | 8.99 | 21.22 | 21.07 | 45.92 | 15.44 | 7.20 | 10.74 |
| Union presence | | | | | | | | |
| No union employees | 5.61 | 7.55 | 18.43 | 17.81 | 17.26 | 14.53 | 7.70 | 6.74 |
| Has union employees | 48.78 | 228.63 * | 127.79 * | 57.62 | 152.68 * | 25.85 | 74.86 * | 52.03 |
| Unknown | 38.80 | 120.62 * | 175.61 * | 73.31 * | 61.86 | 42.94 | 42.36 | 40.38 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 33.46 | 76.14 | 85.64 | 51.54 | 50.91 | 71.45 | 66.18 | 32.92 |
| Less than 50% low wage | 11.13 | 7.69 | 18.43 | 20.58 | 42.74 | 21.43 | 6.15 | 17.99 |
| Unknown | 21.81 | 41.32 * | 176.76 * | 41.33 | 50.27 | 21.04 | 45.66 | 19.60 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 2. c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 380. 68 | 299. 78 | 313. 68 | 347. 38 | 377. 16 | 419. 90 | 312. 50 | 405. 57 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 819. 23 * | | | | | | 946. 52 * | 262. 87 |
| Mining | 160. 19 * | | | | | | 6. 39 * | 192. 84 * |
| Construction | 254. 94 | | | | | | 174. 74 * | 475. 67 |
| Manufacturing | 270. 88 | | | | | | 259. 11 * | 272. 23 |
| Transp., commu., util. | 541. 19 | | | | | | 54. 39 * | 587. 86 |
| Wholesale trade | 314. 60 | | | | | | 323. 58 * | 312. 14 |
| Retail trade | 467. 67 | | | | | | 281. 98 | 542. 23 |
| Fin., ins., real est. | 429. 92 | | | | | | 495. 42 | 408. 54 |
| Services | 397. 23 | | | | | | 329. 67 | 440. 64 |
| Ownership | | | | | | | | |
| For profit, incorporated | 381. 54 | | | | | | 288. 23 | 410. 02 |
| For profit, unincorporated | 411. 74 | | | | | | 393. 55 | 450. 30 |
| Nonprofit | 312. 82 | | | | | | 340. 12 | 300. 01 |
| Unknown | 519. 67 | | | | | | ***** | 519. 67 |
| Age of firm | | | | | | | | |
| Less than 5 years | 357. 40 | | | | | | 383. 78 * | 306. 88 |
| 5-9 years | 287. 16 | | | | | | 244. 49 | 357. 88 |
| 10-19 years | 310. 24 | | | | | | 233. 28 | 432. 64 |
| 20 or more years | 361. 97 | | | | | | 367. 14 | 360. 19 |
| Unknown | 465. 25 | | | | | | 229. 13 * | 467. 03 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 404. 20 | | | | | | 386. 59 | 404. 90 |
| 1 location only | 329. 75 | | | | | | 304. 42 | 411. 42 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 608. 28 * | | | | | | 904. 20 * | 338. 95 |
| 25-49% | 741. 49 | | | | | | 281. 18 | 832. 32 |
| 50-74% | 456. 46 | | | | | | 334. 33 | 514. 43 |
| 75% or more | 339. 96 | | | | | | 298. 63 | 355. 09 |
| Union presence | | | | | | | | |
| No union employees | 382. 39 | | | | | | 316. 05 | 417. 80 |
| Has union employees | 272. 39 | | | | | | 177. 91 * | 283. 25 |
| Unknown | 551. 78 | | | | | | 587. 37 * | 549. 61 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 509. 80 | | | | | | 538. 00 | 482. 92 |
| Less than 50% low wage | 338. 01 | | | | | | 282. 43 | 374. 52 |
| Unknown | 439. 62 | | | | | | 673. 66 * | 433. 95 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20.23 | 46.01 | 60.56 | 39.28 | 28.49 | 25.29 | 33.62 | 22.17 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 298.04 | * | | | | | 343.42 | * 72.83 |
| Mining | 64.55 | * | | | | | 11.21 | * 65.33 |
| Construction | 57.62 | | | | | | 57.91 | * 92.90 |
| Manufacturing | 23.57 | | | | | | 86.20 | * 24.59 |
| Transp., commu., util. | 101.57 | | | | | | 43.15 | * 105.92 |
| Wholesale trade | 34.79 | | | | | | 116.26 | * 25.70 |
| Retail trade | 27.78 | | | | | | 41.19 | 30.59 |
| Fin., ins., real est. | 41.91 | | | | | | 121.27 | 22.35 |
| Services | 39.50 | | | | | | 53.22 | 45.51 |
| Ownership | | | | | | | | |
| For profit, incorporated | 20.52 | | | | | | 37.87 | 23.85 |
| For profit, unincorporated | 88.79 | | | | | | 111.33 | 75.51 |
| Nonprofit | 41.75 | | | | | | 72.51 | 32.85 |
| Unknown | 54.93 | | | | | | ***** | 54.93 |
| Age of firm | | | | | | | | |
| Less than 5 years | 79.58 | | | | | | 119.23 | * 80.11 |
| 5-9 years | 42.04 | | | | | | 47.74 | 54.36 |
| 10-19 years | 46.20 | | | | | | 62.45 | 77.20 |
| 20 or more years | 27.80 | | | | | | 36.75 | 32.95 |
| Unknown | 46.32 | | | | | | 119.92 | * 45.92 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 21.49 | | | | | | 46.93 | 22.99 |
| 1 location only | 40.18 | | | | | | 35.69 | 89.39 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 270.17 | * | | | | | 371.16 | * 54.79 |
| 25-49% | 85.74 | | | | | | 73.62 | 90.58 |
| 50-74% | 33.07 | | | | | | 65.75 | 44.75 |
| 75% or more | 20.42 | | | | | | 36.22 | 18.97 |
| Union presence | | | | | | | | |
| No union employees | 19.76 | | | | | | 36.12 | 18.65 |
| Has union employees | 21.70 | | | | | | 123.96 | * 22.80 |
| Unknown | 91.85 | | | | | | 180.36 | * 94.29 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 76.17 | | | | | | 140.49 | 34.97 |
| Less than 50% low wage | 21.00 | | | | | | 32.63 | 23.20 |
| Unknown | 46.33 | | | | | | 406.89 | * 46.49 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.3(1998) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 17.6% | 11.6% | 15.1% | 16.6% | 17.1% | 20.1% | 13.8% | 19.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 19.0% | 16.9% * | 11.3% | 18.2% | 11.8% * | 24.8% | 14.9% | 23.0% |
| Mining | 11.7% | 2.9% * | 8.7% * | 16.9% * | 13.4% * | 11.7% | 4.9% * | 12.7% |
| Construction | 19.9% | 13.5% | 14.3% | 19.2% | 34.6% | 23.1% | 14.1% | 27.9% |
| Manufacturing | 13.9% | 7.2% | 18.9% | 15.4% | 13.8% | 13.6% | 13.8% | 13.9% |
| Transp., comm., util. | 13.1% | 16.4% | 12.4% | 24.5% | 9.8% * | 12.1% | 20.2% | 11.9% |
| Wholesale trade | 17.8% | 8.1% | 13.9% | 13.5% | 18.0% | 22.7% | 12.1% | 20.4% |
| Retail trade | 25.9% | 13.4% | 17.6% | 22.5% | 25.0% | 30.1% | 16.7% | 28.9% |
| Fin., ins., real est. | 18.4% | 10.7% | 6.6% * | 13.4% | 15.7% | 23.3% | 9.2% | 21.2% |
| Services | 16.6% | 11.9% | 15.2% | 14.7% | 16.9% | 19.9% | 13.3% | 18.3% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.1% | 10.4% | 16.5% | 17.9% | 17.2% | 20.4% | 14.4% | 19.5% |
| For profit, unincorporated | 18.0% | 17.7% | 12.4% | 14.7% | 16.4% | 27.0% | 16.0% | 20.4% |
| Nonprofit | 13.6% | 7.0% | 7.1% | 11.3% | 17.1% | 14.9% | 8.3% | 15.5% |
| Unknown | 21.9% | ***** | ***** | 26.2% | 20.0% | 22.0% | 29.6% * | 21.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 15.6% | 10.4% | 21.4% | 16.5% | 18.0% | 17.8% | 14.5% | 18.1% |
| 5-9 years | 16.6% | 12.2% | 18.8% | 17.6% | 20.3% | 14.1% | 15.6% | 18.3% |
| 10-19 years | 16.6% | 10.3% | 14.7% | 17.4% | 20.1% | 21.2% | 13.4% | 20.3% |
| 20 or more years | 16.1% | 12.8% | 12.6% | 15.9% | 15.4% | 18.8% | 13.3% | 17.3% |
| Unknown | 21.1% | 12.3% * | 21.6% * | 23.1% | 22.2% | 21.0% | 18.8% | 21.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 19.0% | 16.1% * | 15.0% | 15.3% | 16.9% | 20.2% | 15.6% | 19.2% |
| 1 location only | 15.1% | 11.5% | 15.1% | 17.2% | 17.6% | 18.3% * | 13.5% | 18.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 17.5% | 21.2% * | 17.1% | 14.8% | 16.1% | 19.8% | 20.6% | 15.9% |
| 25-49% | 21.2% | 11.9% | 18.0% | 17.8% | 22.2% | 22.7% | 15.4% | 22.4% |
| 50-74% | 18.7% | 12.2% | 16.0% | 19.3% | 16.5% | 22.7% | 14.9% | 20.3% |
| 75% or more | 17.3% | 11.4% | 14.8% | 16.4% | 17.0% | 19.7% | 13.5% | 18.8% |
| Union presence | | | | | | | | |
| No union employees | 18.1% | 12.1% | 15.3% | 17.4% | 17.6% | 21.8% | 14.2% | 20.2% |
| Has union employees | 13.1% | 5.8% * | 6.6% * | 8.5% | 14.6% * | 14.1% | 6.2% * | 13.9% |
| Unknown | 21.3% | 9.6% * | 25.2% | 14.5% | 20.7% | 21.7% | 17.4% | 21.5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 22.1% | 12.1% | 19.4% | 25.0% | 22.4% | 27.0% | 17.8% | 24.7% |
| Less than 50% low wage | 15.7% | 11.7% | 14.9% | 16.1% | 16.3% | 17.8% | 13.6% | 17.1% |
| Unknown | 21.0% | 9.4% * | 14.8% * | 18.6% | 22.2% | 21.1% | 12.1% * | 21.2% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.3(1998) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.27% | 0.79% | 0.69% | 0.57% | 1.25% | 0.48% | 0.37% | 0.28% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.37% | 5.69% * | 3.31% | 3.85% | 4.52% * | 6.01% | 2.28% | 3.89% |
| Mining | 2.36% | 7.26% * | 3.91% * | 5.96% * | 10.05% * | 2.37% | 6.49% * | 1.66% |
| Construction | 3.69% | 2.37% | 2.15% | 2.96% | 8.37% | 3.95% | 1.91% | 5.75% |
| Manufacturing | 0.39% | 2.12% | 2.86% | 0.91% | 1.68% | 0.62% | 1.66% | 0.49% |
| Transp., comm., util. | 1.33% | 3.83% | 3.32% | 6.01% | 3.81% * | 1.34% | 4.16% | 1.28% |
| Wholesale trade | 1.54% | 1.72% | 2.48% | 2.38% | 3.66% | 2.51% | 1.55% | 2.12% |
| Retail trade | 0.62% | 2.31% | 1.52% | 1.42% | 1.56% | 1.19% | 0.96% | 0.93% |
| Fin., ins., real est. | 0.88% | 2.80% | 2.17% * | 3.25% | 1.99% | 1.31% | 2.24% | 1.21% |
| Services | 0.59% | 1.63% | 0.83% | 1.02% | 0.62% | 1.07% | 0.92% | 0.71% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.28% | 0.92% | 0.87% | 0.68% | 0.98% | 0.57% | 0.62% | 0.33% |
| For profit, unincorporated | 1.46% | 2.24% | 1.48% | 1.34% | 1.95% | 3.86% | 1.66% | 2.09% |
| Nonprofit | 1.07% | 1.33% | 1.14% | 1.19% | 2.59% | 1.65% | 0.92% | 1.51% |
| Unknown | 1.20% | ***** | ***** | 7.01% | 2.55% | 1.38% | 9.09% * | 1.20% |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.66% | 0.83% | 3.19% | 1.23% | 2.35% | 1.59% | 1.22% | 1.76% |
| 5-9 years | 0.84% | 1.42% | 2.31% | 1.54% | 2.27% | 1.67% | 1.22% | 1.81% |
| 10-19 years | 1.05% | 0.89% | 1.05% | 1.61% | 1.70% | 3.70% | 0.69% | 1.71% |
| 20 or more years | 0.58% | 1.31% | 1.03% | 0.91% | 1.70% | 0.82% | 0.63% | 0.76% |
| Unknown | 0.69% | 4.04% * | 6.95% * | 2.71% | 1.22% | 0.71% | 4.82% | 0.69% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.39% | 5.15% * | 1.90% | 0.85% | 0.94% | 0.52% | 1.37% | 0.38% |
| 1 location only | 0.71% | 0.88% | 0.86% | 0.97% | 2.84% | 6.37% * | 0.50% | 1.63% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.41% | 7.67% * | 5.09% | 2.91% | 3.17% | 1.46% | 5.14% | 1.20% |
| 25-49% | 2.12% | 1.97% | 3.02% | 3.04% | 0.82% | 4.03% | 1.49% | 2.70% |
| 50-74% | 0.61% | 1.40% | 1.72% | 1.41% | 2.05% | 1.38% | 1.01% | 0.89% |
| 75% or more | 0.37% | 1.00% | 0.85% | 0.68% | 1.51% | 0.46% | 0.44% | 0.39% |
| Union presence | | | | | | | | |
| No union employees | 0.27% | 0.87% | 0.58% | 0.54% | 0.76% | 0.44% | 0.33% | 0.27% |
| Has union employees | 1.34% | 6.45% * | 2.78% * | 1.72% | 4.50% * | 0.63% | 3.01% * | 1.33% |
| Unknown | 1.39% | 4.91% * | 3.90% | 2.53% | 1.86% | 1.74% | 2.45% | 1.53% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.90% | 2.94% | 3.18% | 3.67% | 2.37% | 2.11% | 2.53% | 0.90% |
| Less than 50% low wage | 0.52% | 0.94% | 0.71% | 0.55% | 1.39% | 0.79% | 0.45% | 0.67% |
| Unknown | 0.78% | 9.01% * | 5.12% * | 2.81% | 1.04% | 0.77% | 4.26% * | 0.75% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 3. a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 17. 9% | 13. 7% | 20. 0% | 17. 7% | 16. 7% | 19. 3% | 16. 7% | 18. 4% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 11. 7% | 11. 6% | 23. 9% | 10. 5% * | 24. 5% | 5. 6% * | 16. 0% | 8. 2% * |
| Mining | 24. 1% | 47. 3% | 14. 4% * | 13. 3% * | 18. 6% * | 32. 3% | 24. 2% * | 24. 1% |
| Construction | 22. 4% | 20. 0% | 15. 9% | 24. 3% | 15. 2% * | 36. 0% | 19. 2% | 27. 6% |
| Manufacturing | 16. 1% | 6. 3% * | 25. 9% | 18. 6% | 15. 8% | 15. 3% | 17. 3% | 15. 8% |
| Transp., commu., util. | 11. 5% * | 7. 6% * | 11. 9% * | 38. 4% | 4. 2% * | 8. 1% | 29. 0% | 6. 7% * |
| Wholesale trade | 18. 0% | 4. 9% * | 10. 1% | 16. 9% * | 25. 9% | 21. 8% | 10. 2% | 22. 6% |
| Retail trade | 22. 6% | 17. 7% | 23. 5% | 20. 0% | 23. 7% | 24. 6% | 18. 8% | 24. 5% |
| Fin., ins., real est. | 20. 1% | 10. 6% * | 4. 6% * | 5. 9% * | 13. 2% | 26. 1% | 8. 1% * | 23. 0% |
| Services | 17. 4% | 15. 3% | 22. 4% | 13. 5% | 17. 3% | 18. 5% | 16. 4% | 17. 9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18. 6% | 10. 5% | 21. 8% | 18. 9% | 17. 8% | 20. 3% | 16. 6% | 19. 5% |
| For profit, unincorporated | 20. 6% | 24. 9% | 17. 9% | 16. 2% | 15. 9% | 21. 6% | 21. 6% | 19. 2% |
| Nonprofit | 13. 3% | 8. 7% | 7. 2% * | 13. 2% | 14. 8% | 13. 7% | 10. 7% | 13. 9% |
| Unknown | 19. 1% | ***** | ***** | ***** | 12. 3% * | 20. 3% | ***** | 19. 1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 14. 9% | 8. 2% * | 25. 8% | 15. 0% * | 12. 9% * | 19. 9% | 13. 7% | 17. 5% |
| 5-9 years | 19. 9% | 15. 9% | 26. 0% | 17. 7% | 20. 3% | 20. 0% * | 19. 4% | 20. 7% |
| 10-19 years | 20. 3% | 13. 3% | 17. 4% | 25. 7% | 23. 6% | 20. 6% | 17. 7% | 22. 8% |
| 20 or more years | 16. 5% | 15. 3% | 17. 8% | 15. 4% | 14. 5% | 18. 8% | 16. 2% | 16. 7% |
| Unknown | 19. 4% | 14. 7% * | ***** | 8. 1% * | 21. 0% | 19. 5% | 1. 7% * | 19. 5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 18. 0% | 11. 0% * | 24. 4% | 14. 1% | 16. 1% | 18. 9% | 19. 6% | 17. 9% |
| 1 location only | 17. 7% | 13. 7% | 19. 2% | 19. 1% | 18. 4% | 46. 2% | 16. 3% | 21. 0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 17. 5% | 11. 0% * | 17. 0% * | 20. 2% | 19. 2% * | 17. 2% | 14. 2% | 19. 1% |
| 25-49% | 23. 4% | 19. 1% | 21. 6% | 21. 8% | 22. 1% | 25. 9% | 20. 0% | 24. 7% |
| 50-74% | 18. 7% | 15. 3% | 20. 7% | 23. 4% | 12. 3% | 24. 1% | 18. 7% | 18. 7% |
| 75% or more | 17. 5% | 13. 3% | 19. 9% | 17. 0% | 17. 3% | 18. 5% | 16. 3% | 18. 0% |
| Union presence | | | | | | | | |
| No union employees | 19. 8% | 14. 9% | 20. 2% | 19. 0% | 18. 3% | 23. 2% | 17. 5% | 21. 1% |
| Has union employees | 10. 7% | 3. 3% * | 1. 7% * | 4. 9% * | 11. 2% | 12. 3% | 3. 0% * | 11. 7% |
| Unknown | 15. 9% | 8. 2% * | 40. 7% | 15. 5% * | 14. 5% | 14. 3% | 24. 6% | 14. 5% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 21. 3% | 12. 9% | 27. 4% | 22. 1% | 22. 7% | 22. 1% | 17. 6% | 23. 5% |
| Less than 50% low wage | 16. 8% | 14. 0% | 19. 9% | 17. 6% | 15. 9% | 17. 5% | 16. 9% | 16. 7% |
| Unknown | 20. 0% | 5. 7% * | 7. 2% * | 11. 9% * | 21. 0% | 20. 3% | 7. 0% * | 20. 3% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 3. a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.66% | 1.54% | 1.92% | 1.24% | 1.32% | 0.79% | 0.93% | 0.67% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.28% | 3.35% | 6.66% | 3.30% * | 6.95% | 6.52% * | 2.87% | 5.40% * |
| Mining | 7.03% | 14.11% | 5.90% * | 4.22% * | 9.89% * | 8.71% | 8.11% * | 6.88% |
| Construction | 2.74% | 3.80% | 4.48% | 3.91% | 4.71% * | 9.25% | 2.69% | 4.08% |
| Manufacturing | 1.01% | 4.67% * | 3.99% | 2.33% | 2.36% | 1.37% | 2.54% | 1.42% |
| Transp., commu., util. | 3.73% * | 2.50% * | 6.24% * | 10.91% | 5.18% * | 2.11% | 7.37% | 2.02% * |
| Wholesale trade | 2.70% | 2.95% * | 2.77% | 6.92% * | 5.02% | 2.39% | 2.65% | 3.06% |
| Retail trade | 1.01% | 3.13% | 3.17% | 2.42% | 1.63% | 1.67% | 1.45% | 1.45% |
| Fin., ins., real est. | 1.36% | 4.45% * | 2.57% * | 1.96% * | 2.28% | 1.45% | 3.19% * | 1.44% |
| Services | 0.96% | 2.68% | 2.30% | 1.26% | 1.45% | 1.43% | 1.57% | 0.80% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.86% | 1.57% | 2.19% | 1.48% | 2.01% | 0.73% | 1.53% | 0.84% |
| For profit, unincorporated | 2.21% | 3.44% | 3.76% | 2.90% | 1.93% | 5.55% | 2.47% | 2.95% |
| Nonprofit | 0.95% | 1.99% | 7.81% * | 2.55% | 2.27% | 2.15% | 1.56% | 1.14% |
| Unknown | 1.72% | ***** | ***** | ***** | 4.61% * | 2.81% | ***** | 1.72% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.04% | 2.64% * | 4.69% | 4.87% * | 5.09% * | 2.41% | 2.56% | 2.77% |
| 5-9 years | 2.19% | 2.71% | 3.45% | 3.80% | 3.48% | 7.63% * | 2.40% | 2.55% |
| 10-19 years | 2.00% | 2.49% | 1.57% | 3.96% | 4.68% | 3.50% | 2.09% | 3.15% |
| 20 or more years | 0.82% | 2.78% | 2.04% | 1.10% | 1.18% | 1.24% | 1.12% | 0.91% |
| Unknown | 1.22% | 4.71% * | ***** | 2.42% * | 2.78% | 1.25% | 1.04% * | 1.21% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.82% | 4.10% * | 4.70% | 2.18% | 1.76% | 0.61% | 2.93% | 0.77% |
| 1 location only | 0.98% | 1.56% | 1.86% | 1.59% | 2.79% | 9.97% | 1.10% | 1.09% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.96% | 7.66% * | 6.41% * | 4.08% | 8.88% * | 2.85% | 3.20% | 4.64% |
| 25-49% | 1.74% | 4.75% | 4.77% | 5.61% | 2.90% | 2.98% | 3.33% | 2.35% |
| 50-74% | 1.59% | 2.45% | 2.56% | 2.87% | 3.03% | 2.22% | 1.56% | 2.27% |
| 75% or more | 0.78% | 1.89% | 2.13% | 1.55% | 1.66% | 1.05% | 1.06% | 0.81% |
| Union presence | | | | | | | | |
| No union employees | 0.56% | 1.85% | 1.66% | 1.07% | 1.31% | 0.79% | 0.83% | 0.58% |
| Has union employees | 0.97% | 1.76% * | 1.34% * | 1.86% * | 2.22% | 0.84% | 0.97% * | 0.99% |
| Unknown | 1.83% | 4.55% * | 8.68% | 5.09% * | 3.09% | 1.89% | 4.47% | 1.51% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.97% | 2.74% | 4.44% | 4.96% | 2.72% | 2.40% | 2.45% | 2.06% |
| Less than 50% low wage | 0.82% | 1.84% | 1.83% | 1.14% | 1.50% | 0.48% | 1.03% | 0.74% |
| Unknown | 1.26% | 5.01% * | 8.51% * | 4.57% * | 2.12% | 1.31% | 5.02% * | 1.27% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 17.9% | 10.1% | 12.7% | 16.2% | 17.6% | 21.2% | 12.4% | 19.9% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 19.5% | 5.9% * | 7.2% * | 17.7% * | 4.5% * | 32.3% | 6.6% * | 30.0% |
| Mining | 13.1% * | 3.7% * | ***** | 26.3% | 14.2% * | 11.1% * | 20.9% * | 12.9% |
| Construction | 21.2% | 13.5% * | 13.6% | 18.8% | 39.1% | 20.0% | 14.0% | 29.2% |
| Manufacturing | 13.2% | 10.4% | 13.1% | 13.2% | 13.3% | 13.3% | 11.8% | 13.4% |
| Transp., commu., util. | 12.9% | 24.6% | 14.2% * | 17.9% | 14.0% * | 11.3% | 17.1% | 12.3% |
| Wholesale trade | 18.5% | 8.9% | 16.4% | 11.6% | 14.9% | 25.3% | 12.8% | 21.0% |
| Retail trade | 27.7% | 10.5% | 15.8% | 23.4% | 24.9% | 32.1% | 16.2% | 30.4% |
| Fin., ins., real est. | 17.7% | 8.5% | 5.6% | 15.6% | 16.8% | 22.0% | 7.8% | 20.9% |
| Services | 16.3% | 9.5% | 12.0% | 15.4% | 16.6% | 20.3% | 11.7% | 18.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.4% | 11.0% | 14.0% | 17.4% | 16.8% | 21.3% | 13.6% | 20.1% |
| For profit, unincorporated | 16.4% | 11.7% | 9.4% | 13.5% | 15.9% | 29.5% | 11.8% | 20.5% |
| Nonprofit | 14.2% | 3.9% | 6.6% | 10.9% | 19.9% | 16.1% | 6.4% | 17.4% |
| Unknown | 22.4% | ***** | ***** | 35.1% | 24.5% | 22.1% | 29.6% * | 22.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 16.0% | 11.4% | 18.4% | 17.4% | 21.0% | 16.7% | 14.6% | 19.1% |
| 5-9 years | 15.5% | 11.0% | 16.4% | 16.1% | 21.5% | 11.8% | 14.1% | 17.3% |
| 10-19 years | 15.5% | 9.8% | 13.4% | 15.4% | 17.7% | 22.1% | 12.2% | 19.0% |
| 20 or more years | 15.9% | 9.5% | 10.0% | 16.1% | 16.1% | 19.3% | 11.2% | 17.8% |
| Unknown | 22.4% | 10.6% * | 33.7% * | 29.5% | 24.2% | 22.3% | 27.7% | 22.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 20.0% | 14.7% | 9.6% | 16.2% | 17.2% | 21.5% | 13.9% | 20.3% |
| 1 location only | 14.1% | 10.0% | 13.1% | 16.2% | 18.2% | 9.4% | 12.1% | 17.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 15.0% | 10.5% * | 22.3% * | 13.4% * | 13.6% * | 19.5% | 18.2% | 13.8% |
| 25-49% | 20.4% | 6.5% * | 19.4% | 14.0% | 21.6% | 22.4% | 12.6% | 21.9% |
| 50-74% | 18.6% | 10.5% | 13.8% | 15.6% | 18.4% | 22.6% | 12.7% | 20.9% |
| 75% or more | 17.7% | 10.2% | 12.3% | 16.3% | 17.4% | 20.9% | 12.2% | 19.7% |
| Union presence | | | | | | | | |
| No union employees | 17.5% | 10.5% | 12.9% | 16.8% | 17.0% | 21.7% | 12.6% | 19.9% |
| Has union employees | 15.4% | 7.7% * | 7.8% * | 10.8% | 19.3% | 15.6% | 8.4% * | 16.2% |
| Unknown | 23.3% | 1.4% * | 16.6% | 9.8% * | 23.8% | 24.2% | 10.3% | 24.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 22.1% | 10.6% * | 14.5% * | 23.6% | 21.1% | 30.0% | 16.0% | 25.2% |
| Less than 50% low wage | 15.4% | 10.4% | 12.5% | 15.8% | 16.8% | 17.8% | 12.3% | 17.4% |
| Unknown | 22.3% | 4.7% * | 15.8% * | 22.6% | 23.1% | 22.6% | 10.2% | 22.6% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.3.b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.33% | 0.40% | 0.77% | 0.79% | 1.73% | 0.71% | 0.33% | 0.40% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 3.26% | 3.06% * | 2.93% * | 5.71% * | 4.48% * | 7.13% | 2.93% * | 5.14% |
| Mining | 5.86% * | 2.66% * | ***** | 6.86% | 10.31% * | 9.65% * | 7.13% * | 4.28% |
| Construction | 4.55% | 4.05% * | 2.95% | 3.58% | 9.54% | 3.53% | 2.55% | 6.52% |
| Manufacturing | 0.62% | 1.95% | 2.76% | 1.32% | 1.88% | 0.56% | 1.75% | 0.56% |
| Transp., comm., util. | 1.66% | 5.97% | 6.01% * | 3.11% | 4.94% * | 3.12% | 3.44% | 2.26% |
| Wholesale trade | 1.98% | 2.19% | 3.22% | 1.97% | 2.42% | 3.65% | 1.97% | 2.75% |
| Retail trade | 0.96% | 1.29% | 1.63% | 2.06% | 2.07% | 1.51% | 1.02% | 1.16% |
| Fin., ins., real est. | 1.11% | 2.24% | 1.69% | 4.37% | 1.80% | 2.09% | 1.28% | 1.60% |
| Services | 0.69% | 0.97% | 1.42% | 1.02% | 0.72% | 1.60% | 0.85% | 0.93% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.42% | 0.86% | 0.80% | 0.94% | 0.98% | 0.95% | 0.45% | 0.48% |
| For profit, unincorporated | 1.31% | 1.68% | 1.98% | 1.85% | 3.20% | 3.96% | 0.95% | 2.67% |
| Nonprofit | 1.54% | 0.81% | 1.54% | 2.02% | 3.47% | 2.34% | 0.67% | 2.44% |
| Unknown | 1.19% | ***** | ***** | 7.48% | 2.53% | 1.38% | 9.09% * | 1.19% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.35% | 2.03% | 3.24% | 2.09% | 2.24% | 2.41% | 2.12% | 2.04% |
| 5-9 years | 1.17% | 1.09% | 3.29% | 1.43% | 2.49% | 1.66% | 1.43% | 2.15% |
| 10-19 years | 0.96% | 1.08% | 1.45% | 1.24% | 1.80% | 4.16% | 0.78% | 1.69% |
| 20 or more years | 0.84% | 0.99% | 1.46% | 1.54% | 2.30% | 0.76% | 0.80% | 0.96% |
| Unknown | 0.88% | 3.59% * | 10.29% * | 3.19% | 1.46% | 0.96% | 6.14% | 0.88% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.61% | 3.68% | 1.59% | 1.12% | 0.89% | 0.75% | 1.39% | 0.60% |
| 1 location only | 0.84% | 0.43% | 0.91% | 0.97% | 3.46% | 2.42% | 0.40% | 2.23% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.71% | 4.69% * | 6.92% * | 7.08% * | 5.75% * | 2.13% | 4.42% | 2.46% |
| 25-49% | 3.15% | 2.15% * | 3.75% | 3.31% | 2.06% | 5.49% | 1.43% | 3.79% |
| 50-74% | 1.23% | 2.00% | 2.15% | 2.14% | 1.84% | 2.33% | 1.32% | 1.44% |
| 75% or more | 0.42% | 0.43% | 0.92% | 0.95% | 2.05% | 0.62% | 0.35% | 0.59% |
| Union presence | | | | | | | | |
| No union employees | 0.29% | 0.35% | 0.74% | 0.82% | 0.84% | 0.58% | 0.34% | 0.35% |
| Has union employees | 2.29% | 9.65% * | 4.78% * | 2.58% | 5.63% | 1.10% | 3.43% * | 2.37% |
| Unknown | 2.08% | 7.44% * | 4.50% | 3.47% * | 2.06% | 2.32% | 2.44% | 2.13% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.40% | 3.33% * | 4.42% * | 2.93% | 3.91% | 2.42% | 2.82% | 1.45% |
| Less than 50% low wage | 0.54% | 0.36% | 0.82% | 0.92% | 1.85% | 1.00% | 0.31% | 0.86% |
| Unknown | 1.04% | 1.86% * | 5.19% * | 2.06% | 2.08% | 1.01% | 2.09% | 0.96% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.3.c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|--|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 16.1% | 11.5% | 13.5% | 16.0% | 15.9% | 17.8% | 12.8% | 17.3% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 32.9% * | | | | | | 37.1% * | 11.9% * |
| Mining | 7.4% | | | | | | 0.2% * | 10.0% |
| Construction | 10.4% | | | | | | 7.1% * | 19.5% |
| Manufacturing | 12.3% | | | | | | 11.6% * | 12.4% |
| Transp., commu., util. | 15.2% | | | | | | 2.2% * | 16.0% |
| Wholesale trade | 14.7% | | | | | | 14.1% | 14.8% |
| Retail trade | 24.4% | | | | | | 13.8% | 29.1% |
| Fin., ins., real est. | 17.3% | | | | | | 16.6% | 17.5% |
| Services | 16.1% | | | | | | 12.8% | 18.5% |
| Ownership | | These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates. | | | | | | |
| For profit, incorporated | 16.3% | | | | | | 12.1% | 17.6% |
| For profit, unincorporated | 17.9% | | | | | | 15.9% | 23.4% |
| Nonprofit | 11.5% | | | | | | 12.2% | 11.2% |
| Unknown | 24.8% | | | | | | ***** | 24.8% |
| Age of firm | | | | | | | | |
| Less than 5 years | 15.7% | | | | | | 16.2% | 14.7% |
| 5-9 years | 13.1% | | | | | | 10.9% | 16.9% |
| 10-19 years | 12.8% | | | | | | 9.1% | 19.4% |
| 20 or more years | 16.0% | | | | | | 14.8% | 16.5% |
| Unknown | 18.0% | | | | | | 15.7% * | 18.1% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 17.4% | | | | | | 15.3% | 17.5% |
| 1 location only | 13.4% | | | | | | 12.5% | 16.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 26.3% | | | | | | 31.4% * | 18.9% |
| 25-49% | 20.7% | | | | | | 12.3% | 21.7% |
| 50-74% | 19.3% | | | | | | 14.0% | 21.8% |
| 75% or more | 15.0% | | | | | | 12.2% | 16.1% |
| Union presence | | | | | | | | |
| No union employees | 16.8% | | | | | | 12.9% | 19.2% |
| Has union employees | 11.3% | | | | | | 6.7% * | 11.9% |
| Unknown | 19.1% | | | | | | 31.7% | 18.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 24.2% | | | | | | 22.0% | 26.9% |
| Less than 50% low wage | 14.6% | | | | | | 11.5% | 16.8% |
| Unknown | 17.7% | | | | | | 31.1% * | 17.4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 3. c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.80% | 1.75% | 1.98% | 1.79% | 1.66% | 1.15% | 1.25% | 0.95% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 10.18% * | | | | | | 11.41% * | 3.59% * |
| Mining | 1.93% | | | | | | 0.54% * | 2.29% |
| Construction | 2.49% | | | | | | 2.81% * | 4.01% |
| Manufacturing | 1.16% | | | | | | 3.72% * | 1.46% |
| Transp., commu., util. | 1.97% | | | | | | 2.31% * | 2.35% |
| Wholesale trade | 1.68% | | | | | | 3.86% | 1.44% |
| Retail trade | 1.62% | | | | | | 2.42% | 2.57% |
| Fin., ins., real est. | 1.39% | | | | | | 3.71% | 1.11% |
| Services | 1.74% | | | | | | 2.23% | 2.22% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.68% | | | | | | 1.48% | 0.90% |
| For profit, unincorporated | 3.41% | | | | | | 4.17% | 3.48% |
| Nonprofit | 1.80% | | | | | | 2.94% | 1.53% |
| Unknown | 3.48% | | | | | | ***** | 3.48% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.10% | | | | | | 4.56% | 3.59% |
| 5-9 years | 1.91% | | | | | | 2.01% | 2.82% |
| 10-19 years | 1.22% | | | | | | 2.16% | 2.64% |
| 20 or more years | 1.48% | | | | | | 1.49% | 1.88% |
| Unknown | 0.83% | | | | | | 6.11% * | 0.85% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.85% | | | | | | 1.80% | 0.91% |
| 1 location only | 1.46% | | | | | | 1.32% | 2.56% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 7.14% | | | | | | 9.60% * | 4.00% |
| 25-49% | 1.11% | | | | | | 3.15% | 1.41% |
| 50-74% | 1.62% | | | | | | 2.35% | 2.33% |
| 75% or more | 0.94% | | | | | | 1.30% | 1.03% |
| Union presence | | | | | | | | |
| No union employees | 0.85% | | | | | | 1.40% | 0.85% |
| Has union employees | 1.22% | | | | | | 2.81% * | 1.54% |
| Unknown | 2.27% | | | | | | 7.62% | 2.17% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 3.64% | | | | | | 5.97% | 1.88% |
| Less than 50% low wage | 0.99% | | | | | | 1.26% | 1.44% |
| Unknown | 1.32% | | | | | | 10.00% * | 1.20% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 48.3% | 57.5% | 59.1% | 57.9% | 50.3% | 42.1% | 59.1% | 45.2% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 52.0% | 52.9% | 57.5% | 43.9% | 43.2% | 52.7% | 53.9% | 50.9% |
| Mining | 32.8% | 38.9% * | 26.2% * | 44.3% | 23.8% | 34.7% | 44.8% | 31.8% |
| Construction | 49.0% | 44.5% | 52.0% | 54.2% | 45.3% | 46.0% | 49.6% | 48.3% |
| Manufacturing | 41.3% | 52.8% | 55.1% | 53.2% | 46.1% | 35.5% | 55.4% | 39.2% |
| Transp., commu., util. | 41.4% | 58.1% | 56.8% | 54.6% | 49.5% | 36.5% | 57.9% | 39.2% |
| Wholesale trade | 43.3% | 56.1% | 53.2% | 52.7% | 45.8% | 36.6% | 55.0% | 39.7% |
| Retail trade | 56.5% | 59.9% | 62.4% | 62.3% | 56.3% | 54.1% | 62.7% | 54.8% |
| Fin., ins., real est. | 45.4% | 59.9% | 59.8% | 55.0% | 47.6% | 40.6% | 58.8% | 42.9% |
| Services | 53.9% | 61.4% | 63.2% | 62.7% | 54.8% | 45.9% | 63.0% | 50.2% |
| Ownership | | | | | | | | |
| For profit, incorporated | 47.3% | 57.2% | 58.6% | 57.3% | 48.9% | 41.5% | 58.7% | 44.2% |
| For profit, unincorporated | 54.9% | 63.4% | 61.6% | 58.9% | 50.7% | 43.5% | 63.1% | 48.0% |
| Nonprofit | 52.9% | 49.9% | 61.2% | 62.8% | 56.1% | 45.7% | 57.3% | 51.7% |
| Unknown | 43.3% | ***** | ***** | 23.4% * | 39.6% | 44.2% | 32.1% * | 43.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 59.0% | 64.1% | 61.7% | 65.0% | 53.3% | 44.2% | 64.0% | 51.0% |
| 5-9 years | 58.4% | 60.1% | 61.6% | 63.2% | 52.3% | 52.7% | 62.5% | 53.5% |
| 10-19 years | 56.2% | 58.4% | 61.7% | 61.4% | 50.3% | 49.9% | 61.1% | 51.8% |
| 20 or more years | 47.7% | 53.9% | 56.2% | 55.6% | 51.0% | 40.0% | 55.9% | 45.3% |
| Unknown | 42.6% | 42.6% | 60.4% | 38.0% | 43.4% | 42.6% | 43.6% | 42.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 44.3% | 58.6% | 58.4% | 55.0% | 48.4% | 42.1% | 58.6% | 43.7% |
| 1 location only | 57.5% | 57.5% | 59.2% | 59.2% | 55.4% | 43.3% | 59.1% | 54.4% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 60.8% | 60.3% | 47.5% | 61.9% | 65.4% | 57.3% | 58.4% | 61.7% |
| 25-49% | 57.6% | 62.8% | 73.5% | 65.3% | 60.8% | 53.7% | 67.9% | 55.5% |
| 50-74% | 51.8% | 60.2% | 63.9% | 62.9% | 53.3% | 44.5% | 61.5% | 48.8% |
| 75% or more | 47.4% | 57.0% | 58.2% | 57.2% | 49.4% | 41.2% | 58.6% | 44.3% |
| Union presence | | | | | | | | |
| No union employees | 52.1% | 60.5% | 59.4% | 59.1% | 53.3% | 45.2% | 60.6% | 48.8% |
| Has union employees | 37.8% | 41.1% | 48.4% | 44.9% | 43.4% | 35.2% | 44.6% | 37.2% |
| Unknown | 41.9% | 32.5% * | 67.9% | 65.0% | 31.8% | 42.1% | 51.8% | 41.3% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 64.2% | 62.2% | 64.9% | 67.1% | 70.4% | 58.3% | 64.8% | 63.8% |
| Less than 50% low wage | 51.4% | 58.1% | 58.9% | 57.7% | 51.0% | 41.9% | 59.1% | 47.5% |
| Unknown | 41.8% | 41.5% | 57.7% | 49.8% | 39.5% | 41.7% | 50.1% | 41.6% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.50% | 1.94% | 1.18% | 0.63% | 1.11% | 0.46% | 1.06% | 0.43% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.14% | 4.84% | 9.68% | 4.59% | 7.87% | 3.90% | 4.72% | 3.50% |
| Mining | 7.30% | 14.27% * | 10.33% * | 12.54% | 5.46% | 5.74% | 11.96% | 4.61% |
| Construction | 2.15% | 3.47% | 1.72% | 2.65% | 5.29% | 3.75% | 2.15% | 3.49% |
| Manufacturing | 0.77% | 4.06% | 2.87% | 1.29% | 1.39% | 1.18% | 1.48% | 0.79% |
| Transp., commu., util. | 1.67% | 4.66% | 4.84% | 4.03% | 4.63% | 2.06% | 2.69% | 1.87% |
| Wholesale trade | 1.30% | 3.57% | 3.13% | 2.71% | 3.33% | 1.52% | 2.04% | 1.44% |
| Retail trade | 0.50% | 3.01% | 2.48% | 1.36% | 2.10% | 0.79% | 1.47% | 0.75% |
| Fin., ins., real est. | 0.87% | 2.39% | 5.10% | 3.01% | 2.27% | 1.05% | 1.98% | 0.81% |
| Services | 0.75% | 2.23% | 1.05% | 1.86% | 2.19% | 0.72% | 1.33% | 0.85% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.45% | 1.54% | 1.42% | 0.66% | 1.37% | 0.59% | 0.75% | 0.47% |
| For profit, unincorporated | 1.08% | 2.06% | 2.56% | 3.01% | 2.11% | 3.54% | 1.29% | 1.91% |
| Nonprofit | 1.63% | 5.58% | 2.57% | 1.27% | 1.83% | 1.62% | 3.73% | 1.39% |
| Unknown | 1.60% | ***** | ***** | 12.21% * | 4.31% | 1.39% | 11.78% * | 1.60% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.60% | 2.00% | 1.09% | 3.72% | 3.64% | 1.82% | 1.66% | 2.11% |
| 5-9 years | 0.73% | 1.28% | 3.31% | 2.30% | 2.12% | 2.92% | 1.30% | 0.89% |
| 10-19 years | 1.08% | 2.05% | 1.50% | 1.33% | 2.91% | 2.00% | 1.46% | 1.26% |
| 20 or more years | 0.57% | 3.46% | 1.83% | 0.96% | 0.88% | 0.55% | 1.46% | 0.43% |
| Unknown | 0.64% | 12.31% | 14.55% | 7.16% | 1.87% | 0.59% | 6.21% | 0.65% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.52% | 5.06% | 2.07% | 1.33% | 1.29% | 0.47% | 0.66% | 0.54% |
| 1 location only | 0.98% | 1.99% | 1.20% | 0.97% | 2.04% | 2.84% | 1.21% | 1.10% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.89% | 3.97% | 7.87% | 6.59% | 3.54% | 2.18% | 3.80% | 3.28% |
| 25-49% | 1.50% | 3.17% | 2.39% | 2.26% | 3.27% | 2.65% | 1.63% | 2.07% |
| 50-74% | 1.43% | 2.29% | 2.68% | 2.82% | 2.62% | 1.96% | 2.38% | 1.53% |
| 75% or more | 0.55% | 2.12% | 1.29% | 0.63% | 1.23% | 0.58% | 1.04% | 0.47% |
| Union presence | | | | | | | | |
| No union employees | 0.57% | 0.97% | 1.27% | 0.90% | 0.73% | 0.67% | 0.68% | 0.59% |
| Has union employees | 1.00% | 7.42% | 5.07% | 2.95% | 2.37% | 1.17% | 3.44% | 1.15% |
| Unknown | 1.57% | 10.37% * | 5.34% | 5.13% | 6.01% | 1.45% | 7.64% | 1.72% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.58% | 3.14% | 4.93% | 2.02% | 2.82% | 3.08% | 1.40% | 2.57% |
| Less than 50% low wage | 0.51% | 1.55% | 1.36% | 0.64% | 0.85% | 0.63% | 0.93% | 0.35% |
| Unknown | 0.62% | 9.16% | 4.47% | 4.19% | 3.35% | 0.43% | 6.58% | 0.60% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 35.0% | 64.6% | 57.0% | 48.7% | 35.5% | 19.2% | 59.1% | 26.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 41.0% | 74.3% | 40.7% * | 39.4% | 46.7% | 30.0% * | 56.3% | 31.4% |
| Mining | 45.2% | 82.7% | 72.2% | 58.1% * | 49.3% | 39.1% | 82.2% | 41.0% |
| Construction | 53.1% | 66.6% | 66.1% | 50.8% | 41.5% | 24.5% * | 63.7% | 38.3% |
| Manufacturing | 32.6% | 59.6% | 46.5% | 46.8% | 37.4% | 22.2% | 52.1% | 28.5% |
| Transp., comm., util. | 46.4% | 63.5% | 64.2% | 41.6% | 59.8% | 40.5% | 55.4% | 44.6% |
| Wholesale trade | 33.6% | 68.9% | 57.9% | 53.6% | 31.2% | 13.4% | 61.3% | 21.6% |
| Retail trade | 23.5% | 67.3% | 54.7% | 40.5% | 24.1% | 8.6% | 55.9% | 13.6% |
| Fin., ins., real est. | 27.1% | 71.5% | 73.6% | 54.4% | 26.7% | 8.7% | 69.7% | 16.2% |
| Services | 39.7% | 62.7% | 56.9% | 51.1% | 35.6% | 22.2% | 59.7% | 29.6% |
| Ownership | | | | | | | | |
| For profit, incorporated | 33.6% | 67.4% | 54.7% | 46.0% | 35.0% | 18.4% | 57.9% | 24.8% |
| For profit, unincorporated | 42.5% | 56.8% | 60.9% | 50.2% | 30.6% | 13.8% | 58.1% | 25.0% |
| Nonprofit | 45.0% | 63.0% | 71.0% | 62.5% | 38.9% | 31.2% | 67.7% | 37.7% |
| Unknown | 16.0% | ***** | ***** | 47.6% * | 34.6% | 14.0% | 16.1% * | 16.0% |
| Age of firm | | | | | | | | |
| Less than 5 years | 47.2% | 62.3% | 49.7% | 49.1% | 31.4% | 16.3% | 57.5% | 26.8% |
| 5-9 years | 46.3% | 70.0% | 54.7% | 47.4% | 27.9% | 14.1% | 60.1% | 27.7% |
| 10-19 years | 47.0% | 69.2% | 58.1% | 47.2% | 32.5% | 27.4% | 60.6% | 32.7% |
| 20 or more years | 39.1% | 60.4% | 59.0% | 50.1% | 39.5% | 22.8% | 58.3% | 32.2% |
| Unknown | 16.7% | 54.9% * | 49.5% * | 28.1% | 18.9% | 16.4% | 44.2% | 16.6% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.9% | 44.8% | 48.5% | 48.6% | 33.8% | 18.9% | 48.2% | 23.6% |
| 1 location only | 53.2% | 65.1% | 58.3% | 48.7% | 39.5% | 29.5% | 60.6% | 38.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 40.9% | 57.1% | 61.7% | 63.1% | 39.3% | 9.2% | 57.0% | 34.7% |
| 25-49% | 26.7% | 65.7% | 49.4% | 48.8% | 19.8% | 16.8% | 56.5% | 19.2% |
| 50-74% | 35.1% | 68.1% | 51.7% | 38.7% | 41.6% | 15.9% | 57.6% | 26.4% |
| 75% or more | 35.4% | 64.2% | 57.9% | 49.3% | 35.3% | 19.7% | 59.4% | 26.4% |
| Union presence | | | | | | | | |
| No union employees | 35.5% | 64.1% | 56.9% | 47.5% | 32.7% | 15.3% | 58.5% | 24.2% |
| Has union employees | 39.3% | 65.0% | 78.3% | 63.7% | 49.7% | 29.6% | 71.2% | 35.7% |
| Unknown | 24.0% | 85.2% | 32.4% | 46.2% | 36.8% | 20.1% | 51.7% | 21.6% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 33.1% | 73.9% | 41.3% | 38.2% | 25.3% | 14.9% | 55.4% | 21.7% |
| Less than 50% low wage | 43.1% | 65.0% | 58.1% | 49.3% | 37.7% | 22.6% | 59.6% | 32.8% |
| Unknown | 18.4% | 37.2% * | 42.4% | 45.6% | 21.3% | 17.4% | 46.4% | 17.7% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.C.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.58% | 1.59% | 2.56% | 1.35% | 1.60% | 1.22% | 1.16% | 0.65% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 6.80% | 5.66% | 13.47% * | 10.01% | 13.08% | 11.15% * | 7.61% | 8.34% |
| Mining | 8.20% | 23.28% | 18.83% | 17.50% * | 13.38% | 7.73% | 18.24% | 7.16% |
| Construction | 3.69% | 4.99% | 6.30% | 5.85% | 9.38% | 7.90% * | 4.54% | 5.03% |
| Manufacturing | 1.18% | 7.40% | 6.74% | 2.47% | 3.81% | 2.29% | 4.26% | 1.14% |
| Transp., comm., util. | 3.88% | 7.54% | 6.30% | 7.73% | 8.46% | 4.11% | 4.69% | 4.81% |
| Wholesale trade | 3.46% | 3.84% | 5.00% | 7.63% | 5.40% | 2.80% | 4.19% | 2.89% |
| Retail trade | 1.15% | 4.52% | 3.95% | 2.21% | 4.32% | 0.85% | 2.53% | 1.07% |
| Fin., ins., real est. | 1.74% | 3.39% | 5.52% | 8.31% | 5.74% | 1.44% | 3.01% | 2.33% |
| Services | 1.40% | 3.55% | 2.35% | 2.67% | 1.82% | 2.02% | 2.52% | 1.39% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.57% | 2.29% | 2.86% | 1.81% | 2.47% | 1.30% | 1.38% | 0.65% |
| For profit, unincorporated | 2.94% | 6.22% | 5.19% | 3.81% | 5.17% | 4.03% | 4.25% | 3.34% |
| Nonprofit | 1.69% | 4.97% | 4.79% | 2.40% | 2.50% | 4.08% | 2.38% | 1.75% |
| Unknown | 2.89% | ***** | ***** | 14.57% * | 9.86% | 2.31% | 10.21% * | 2.89% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.60% | 5.64% | 6.43% | 4.17% | 8.03% | 4.67% | 4.16% | 4.15% |
| 5-9 years | 2.69% | 1.78% | 4.49% | 2.58% | 5.80% | 3.13% | 2.77% | 3.99% |
| 10-19 years | 1.63% | 2.87% | 3.41% | 3.65% | 3.53% | 4.41% | 2.33% | 2.28% |
| 20 or more years | 0.81% | 2.89% | 3.22% | 1.89% | 2.98% | 2.03% | 1.72% | 1.48% |
| Unknown | 1.88% | 17.69% * | 15.96% * | 6.03% | 2.72% | 1.87% | 11.58% | 1.85% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.83% | 8.65% | 6.32% | 2.53% | 2.07% | 1.23% | 3.18% | 0.87% |
| 1 location only | 1.08% | 1.58% | 2.94% | 2.14% | 3.53% | 7.92% | 1.46% | 1.46% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 3.87% | 9.86% | 10.15% | 6.05% | 8.16% | 2.22% | 4.69% | 5.87% |
| 25-49% | 2.04% | 5.72% | 7.97% | 6.22% | 2.68% | 3.36% | 3.04% | 2.32% |
| 50-74% | 2.35% | 3.77% | 2.79% | 4.81% | 5.79% | 2.27% | 1.85% | 2.86% |
| 75% or more | 0.64% | 2.04% | 2.77% | 1.74% | 1.88% | 1.22% | 1.39% | 0.60% |
| Union presence | | | | | | | | |
| No union employees | 0.82% | 2.24% | 2.27% | 1.36% | 1.94% | 1.48% | 1.38% | 0.80% |
| Has union employees | 2.64% | 9.32% | 6.44% | 4.35% | 5.69% | 2.65% | 6.13% | 2.89% |
| Unknown | 2.30% | 9.24% | 9.69% | 5.91% | 7.43% | 2.86% | 7.10% | 2.20% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.96% | 4.92% | 6.91% | 4.53% | 4.69% | 3.20% | 4.54% | 2.17% |
| Less than 50% low wage | 0.64% | 2.06% | 2.51% | 1.56% | 1.75% | 2.07% | 1.44% | 0.89% |
| Unknown | 1.79% | 13.79% * | 11.73% | 7.55% | 3.96% | 1.74% | 9.42% | 1.75% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1(1998) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,590.41 | 5,264.88 | 5,606.26 | 5,377.96 | 5,379.70 | 5,731.59 | 5,441.86 | 5,621.77 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,692.60 | 4,571.59 | 5,667.03 | 5,177.05 | 5,370.82 | 4,290.20 | 5,099.60 | 4,469.85 |
| Mining | 5,327.54 | 6,190.23 | 5,795.89 | 5,978.60 | 6,074.62 | 4,855.89 | 6,008.72 | 5,283.28 |
| Construction | 5,118.85 | 4,588.89 | 5,251.35 | 5,546.25 | 5,143.83 | 5,158.16 | 5,026.03 | 5,242.82 |
| Manufacturing | 5,513.41 | 4,828.82 | 5,212.76 | 5,339.65 | 5,075.03 | 5,720.13 | 5,094.89 | 5,559.50 |
| Transp., comm., util. | 5,931.60 | 4,983.71 | 5,667.61 | 5,699.54 | 5,826.45 | 6,005.38 | 5,395.17 | 5,981.10 |
| Wholesale trade | 5,488.95 | 6,031.00 | 5,885.78 | 5,180.84 | 5,112.41 | 5,562.87 | 5,695.59 | 5,440.81 |
| Retail trade | 5,327.10 | 5,376.88 | 5,352.57 | 5,172.37 | 5,035.63 | 5,413.26 | 5,324.68 | 5,327.63 |
| Fin., ins., real est. | 5,863.24 | 5,852.49 | 6,021.70 | 5,511.77 | 5,529.37 | 5,972.97 | 5,990.77 | 5,846.13 |
| Services | 5,727.80 | 5,435.57 | 5,840.04 | 5,419.29 | 5,710.14 | 5,859.17 | 5,630.45 | 5,756.78 |
| Unknown | 5,916.45 * | 5,916.45 * | ***** | ***** | ***** | ***** | 5,916.45 * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,557.67 | 5,276.49 | 5,576.61 | 5,328.75 | 5,261.04 | 5,704.39 | 5,422.47 | 5,584.84 |
| For profit, unincorporated | 5,587.47 | 5,598.18 | 5,546.11 | 5,379.66 | 5,486.00 | 5,773.81 | 5,562.98 | 5,602.16 |
| Nonprofit | 5,809.35 | 4,821.82 | 5,902.21 | 5,938.54 | 5,827.01 | 5,964.78 | 5,456.54 | 5,899.95 |
| Unknown | 5,646.86 | ***** | ***** | 3,375.33 | 5,274.39 | 5,770.43 | 5,416.50 * | 5,647.51 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,612.20 | 5,511.68 | 6,114.31 | 5,489.26 | 5,254.32 | 5,726.88 | 5,711.46 | 5,497.84 |
| 5-9 years | 5,416.64 | 5,368.74 | 5,357.14 | 5,497.93 | 5,406.13 | 5,465.65 | 5,370.71 | 5,459.46 |
| 10-19 years | 5,362.99 | 5,304.09 | 5,389.70 | 5,281.49 | 5,317.42 | 5,544.96 | 5,345.17 | 5,375.66 |
| 20 or more years | 5,546.80 | 5,146.34 | 5,674.51 | 5,439.52 | 5,346.20 | 5,718.80 | 5,452.91 | 5,568.94 |
| Unknown | 5,739.96 | 4,555.90 | 7,905.15 | 4,348.79 | 5,693.79 | 5,757.97 | 5,388.30 | 5,740.86 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,647.54 | 6,360.43 | 5,509.62 | 5,286.58 | 5,407.78 | 5,726.66 | 5,568.47 | 5,649.85 |
| 1 location only | 5,414.95 | 5,240.13 | 5,621.60 | 5,424.17 | 5,294.67 | 5,964.34 | 5,424.10 | 5,399.85 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,396.33 | 5,500.59 | 5,819.16 | 5,576.52 | 5,289.35 | 5,192.40 | 5,601.74 | 5,305.86 |
| 25-49% | 6,256.31 | 5,580.31 | 6,343.28 | 5,443.46 | 5,864.10 | 6,473.46 | 5,785.10 | 6,325.91 |
| 50-74% | 5,603.46 | 5,280.85 | 5,699.50 | 5,704.45 | 5,832.13 | 5,527.44 | 5,448.46 | 5,638.87 |
| 75% or more | 5,567.59 | 5,251.05 | 5,579.91 | 5,353.56 | 5,315.35 | 5,718.91 | 5,430.81 | 5,596.42 |
| Union presence | | | | | | | | |
| No union employees | 5,489.53 | 5,431.32 | 5,628.93 | 5,331.05 | 5,300.11 | 5,600.90 | 5,512.93 | 5,482.46 |
| Has union employees | 5,820.97 | 5,046.46 | 5,359.05 | 5,652.54 | 5,620.90 | 5,936.57 | 5,237.11 | 5,869.07 |
| Unknown | 5,686.44 | 3,302.68 | 5,475.53 | 5,875.80 | 5,468.55 | 5,801.94 | 4,279.97 | 5,762.82 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 5,273.99 | 4,983.88 | 5,289.03 | 5,593.63 | 5,174.76 | 5,281.99 | 5,302.20 | 5,260.39 |
| Less than 50% low wage | 5,458.91 | 5,377.98 | 5,605.37 | 5,408.45 | 5,357.20 | 5,544.75 | 5,486.40 | 5,448.13 |
| Unknown | 5,789.17 | 3,744.34 | 5,999.93 | 4,444.77 | 5,538.62 | 5,843.47 | 4,547.14 | 5,810.97 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1(1998) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 49.32 | 112.60 | 100.55 | 63.22 | 57.73 | 82.86 | 60.89 | 62.47 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 265.24 | 169.35 | 599.49 | 409.71 | 890.44 | 380.42 | 296.31 | 332.97 |
| Mining | 271.62 | 1,478.94 | 1,401.73 | 1,343.52 | 495.26 | 361.33 | 947.30 | 299.62 |
| Construction | 142.58 | 298.07 | 184.23 | 142.55 | 169.61 | 321.49 | 191.62 | 125.46 |
| Manufacturing | 93.28 | 258.94 | 135.33 | 105.66 | 134.23 | 133.78 | 86.21 | 109.04 |
| Transp., comm., util. | 220.38 | 237.07 | 385.44 | 230.09 | 150.55 | 275.47 | 197.42 | 230.57 |
| Wholesale trade | 88.88 | 365.24 | 206.33 | 202.82 | 153.11 | 137.90 | 106.01 | 116.06 |
| Retail trade | 49.19 | 172.32 | 204.25 | 104.82 | 143.47 | 58.55 | 105.60 | 54.24 |
| Fin., ins., real est. | 88.35 | 209.43 | 331.92 | 261.55 | 156.62 | 94.30 | 113.65 | 101.71 |
| Services | 108.02 | 224.19 | 177.51 | 170.47 | 141.51 | 149.87 | 143.83 | 117.96 |
| Unknown | 1,781.97 * | 1,781.97 * | ***** | ***** | ***** | ***** | 1,781.97 * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 43.54 | 156.72 | 113.37 | 72.51 | 58.13 | 78.83 | 70.68 | 59.06 |
| For profit, unincorporated | 132.42 | 233.75 | 310.74 | 218.51 | 173.61 | 297.22 | 181.49 | 196.91 |
| Nonprofit | 147.11 | 318.32 | 305.79 | 174.09 | 167.13 | 269.90 | 215.80 | 183.28 |
| Unknown | 148.06 | ***** | ***** | 839.52 | 341.38 | 147.15 | 1,649.45 * | 147.81 |
| Age of firm | | | | | | | | |
| Less than 5 years | 117.64 | 227.81 | 368.13 | 165.95 | 204.49 | 205.98 | 134.77 | 186.70 |
| 5-9 years | 101.79 | 120.72 | 208.69 | 244.08 | 136.85 | 338.79 | 101.94 | 164.28 |
| 10-19 years | 74.06 | 199.08 | 154.61 | 90.27 | 99.99 | 202.10 | 106.91 | 115.95 |
| 20 or more years | 76.42 | 226.07 | 106.31 | 81.15 | 72.87 | 137.68 | 94.56 | 94.46 |
| Unknown | 68.81 | 1,285.43 | 2,239.64 | 428.39 | 135.76 | 80.45 | 606.99 | 68.98 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 64.53 | 641.07 | 286.21 | 125.50 | 71.02 | 83.26 | 147.17 | 69.13 |
| 1 location only | 46.85 | 109.81 | 104.81 | 71.39 | 102.10 | 443.00 | 64.80 | 71.28 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 155.58 | 223.55 | 304.31 | 289.89 | 407.29 | 170.09 | 230.18 | 176.93 |
| 25-49% | 268.48 | 282.43 | 215.04 | 274.18 | 332.10 | 361.73 | 204.06 | 286.64 |
| 50-74% | 103.11 | 150.55 | 440.61 | 208.69 | 183.49 | 177.29 | 126.20 | 125.84 |
| 75% or more | 54.90 | 120.96 | 89.77 | 61.64 | 71.22 | 89.59 | 59.68 | 71.49 |
| Union presence | | | | | | | | |
| No union employees | 38.73 | 140.26 | 100.93 | 54.82 | 68.85 | 47.98 | 70.62 | 40.98 |
| Has union employees | 163.99 | 319.75 | 333.56 | 270.84 | 186.28 | 209.71 | 145.75 | 173.81 |
| Unknown | 145.57 | 664.69 | 215.39 | 313.76 | 279.31 | 162.71 | 504.91 | 120.44 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 139.55 | 178.82 | 227.33 | 222.56 | 155.35 | 245.85 | 187.59 | 182.94 |
| Less than 50% low wage | 64.74 | 149.98 | 107.83 | 69.89 | 63.28 | 102.47 | 73.84 | 74.31 |
| Unknown | 113.93 | 698.11 | 278.60 | 338.15 | 99.27 | 114.58 | 470.98 | 109.26 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1.a(1998) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,301.92 | 5,079.70 | 5,256.00 | 5,228.28 | 5,265.09 | 5,359.75 | 5,202.31 | 5,324.30 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,713.41 | 4,304.32 | 4,566.29 | 5,129.86 | 5,334.84 | 4,782.22 | 4,452.99 | 4,950.55 |
| Mining | 5,343.25 | 6,220.16 | 4,881.86 | 5,028.00 * | 4,742.25 | 5,628.16 | 5,523.23 | 5,281.70 |
| Construction | 5,095.70 | 5,099.43 | 4,878.35 | 5,576.75 | 4,281.09 | 4,953.23 | 5,233.11 | 4,807.81 |
| Manufacturing | 5,246.39 | 4,622.33 | 5,236.41 | 5,200.99 | 5,144.25 | 5,344.91 | 4,972.94 | 5,290.65 |
| Transp., comm., util. | 5,628.77 | 4,850.70 | 5,919.61 | 5,535.90 | 6,064.38 | 5,473.36 | 5,564.96 | 5,634.04 |
| Wholesale trade | 5,315.11 | 5,512.21 | 5,247.04 | 5,238.49 | 5,245.06 | 5,343.95 | 5,325.89 | 5,311.57 |
| Retail trade | 5,348.66 | 5,612.40 | 5,385.18 | 5,134.45 | 4,947.65 | 5,467.11 | 5,409.38 | 5,332.25 |
| Fin., ins., real est. | 5,641.57 | 5,773.67 | 5,695.73 | 5,662.23 | 5,330.55 | 5,672.04 | 5,719.08 | 5,634.21 |
| Services | 5,178.38 | 5,052.92 | 5,245.15 | 5,087.70 | 5,269.14 | 5,173.61 | 5,146.28 | 5,186.41 |
| Unknown | 5,916.45 * | 5,916.45 * | ***** | ***** | ***** | ***** | 5,916.45 * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,306.97 | 4,994.97 | 5,238.37 | 5,216.92 | 5,235.91 | 5,388.24 | 5,164.78 | 5,340.51 |
| For profit, unincorporated | 5,393.84 | 5,248.33 | 5,223.92 | 4,986.70 | 5,363.96 | 5,756.07 | 5,187.26 | 5,528.61 |
| Nonprofit | 5,177.78 | 5,702.77 | 5,451.23 | 5,439.06 | 5,312.92 | 4,995.68 | 5,576.58 | 5,126.97 |
| Unknown | 5,527.19 | ***** | ***** | 4,560.00 * | 5,187.42 | 5,563.66 | ***** | 5,527.19 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,227.22 | 5,403.60 | 5,618.12 | 5,155.81 | 4,969.23 | 5,057.60 | 5,444.24 | 5,000.58 |
| 5-9 years | 5,115.93 | 5,452.24 | 5,059.68 | 5,017.68 | 4,911.01 | 5,286.90 | 5,222.30 | 4,975.25 |
| 10-19 years | 4,976.20 | 4,807.28 | 5,074.88 | 5,199.07 | 5,030.34 | 4,822.51 | 5,031.06 | 4,938.99 |
| 20 or more years | 5,343.44 | 5,054.27 | 5,373.22 | 5,271.26 | 5,368.89 | 5,386.74 | 5,233.65 | 5,368.54 |
| Unknown | 5,387.57 | 4,598.31 * | ***** | 5,218.69 | 5,300.63 | 5,394.58 | 4,886.55 | 5,388.11 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,357.04 | 5,262.67 | 4,775.63 | 5,188.32 | 5,375.70 | 5,368.44 | 5,118.57 | 5,363.14 |
| 1 location only | 5,136.40 | 5,077.44 | 5,336.28 | 5,243.10 | 4,902.19 | 4,907.52 | 5,211.81 | 4,990.39 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4,959.77 | 4,786.43 | 5,583.25 | 5,167.32 | 4,740.67 | 4,921.17 | 5,195.69 | 4,869.20 |
| 25-49% | 5,496.03 | 5,352.56 | 6,442.73 | 4,986.19 | 6,752.06 | 5,162.03 | 5,603.21 | 5,478.17 |
| 50-74% | 5,435.48 | 5,346.73 | 5,151.04 | 5,270.40 | 5,628.09 | 5,373.53 | 5,207.32 | 5,478.77 |
| 75% or more | 5,284.33 | 5,052.68 | 5,236.85 | 5,234.29 | 5,146.65 | 5,366.91 | 5,192.25 | 5,305.44 |
| Union presence | | | | | | | | |
| No union employees | 5,278.80 | 5,169.39 | 5,221.28 | 5,197.69 | 5,203.42 | 5,359.85 | 5,232.17 | 5,293.88 |
| Has union employees | 5,372.67 | 4,712.25 | 6,086.49 | 5,588.59 | 5,419.09 | 5,394.35 | 5,016.38 | 5,402.99 |
| Unknown | 5,250.21 | 5,398.92 | 4,319.13 | 4,558.50 | 5,353.01 | 5,256.51 | 4,712.40 | 5,263.43 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 5,001.22 | 4,724.48 | 4,802.30 | 5,567.75 | 4,681.45 | 5,041.31 | 5,081.03 | 4,959.37 |
| Less than 50% low wage | 5,218.35 | 5,088.32 | 5,280.73 | 5,213.35 | 5,268.44 | 5,213.09 | 5,204.68 | 5,223.91 |
| Unknown | 5,452.30 | 5,544.12 | 5,847.83 | 5,160.72 | 5,360.16 | 5,458.44 | 5,418.62 | 5,452.55 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1.a(1998) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 55.84 | 171.01 | 164.19 | 48.88 | 79.87 | 77.34 | 107.93 | 59.89 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 156.77 | 578.92 | 1,176.69 | 1,254.95 | 1,265.88 | 1,127.76 | 328.42 | 780.70 |
| Mining | 590.23 | 1,858.19 | 1,455.76 | 1,589.99 * | 1,246.39 | 1,330.13 | 1,543.86 | 978.17 |
| Construction | 146.97 | 268.87 | 290.71 | 217.63 | 521.71 | 628.96 | 180.19 | 176.72 |
| Manufacturing | 120.22 | 384.77 | 278.53 | 100.25 | 218.92 | 138.72 | 190.43 | 140.48 |
| Transp., comm., util. | 125.44 | 547.44 | 695.14 | 311.93 | 342.65 | 207.52 | 620.37 | 142.73 |
| Wholesale trade | 106.53 | 430.81 | 213.50 | 149.22 | 264.38 | 122.84 | 138.49 | 125.93 |
| Retail trade | 155.25 | 291.37 | 334.05 | 121.89 | 175.76 | 221.39 | 193.13 | 185.54 |
| Fin., ins., real est. | 164.26 | 233.39 | 687.91 | 235.67 | 160.56 | 201.77 | 236.23 | 181.45 |
| Services | 103.26 | 215.40 | 269.19 | 105.56 | 162.42 | 121.27 | 179.98 | 102.89 |
| Unknown | 1,781.97 * | 1,781.97 * | ***** | ***** | ***** | ***** | 1,781.97 * | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 40.08 | 195.45 | 162.63 | 61.23 | 95.29 | 68.20 | 118.87 | 37.74 |
| For profit, unincorporated | 209.08 | 378.49 | 336.99 | 143.04 | 250.04 | 609.70 | 284.20 | 360.98 |
| Nonprofit | 151.30 | 158.82 | 624.04 | 147.06 | 345.48 | 157.31 | 145.83 | 179.39 |
| Unknown | 148.56 | ***** | ***** | 1,442.00 * | 628.45 | 159.92 | ***** | 148.56 |
| Age of firm | | | | | | | | |
| Less than 5 years | 136.24 | 358.50 | 395.30 | 307.41 | 275.45 | 135.19 | 235.33 | 124.83 |
| 5-9 years | 117.85 | 219.03 | 344.14 | 148.94 | 171.24 | 290.53 | 169.09 | 105.78 |
| 10-19 years | 109.97 | 245.82 | 244.44 | 113.90 | 177.94 | 119.27 | 161.26 | 115.22 |
| 20 or more years | 72.77 | 178.44 | 239.97 | 86.34 | 135.70 | 113.11 | 119.12 | 83.63 |
| Unknown | 75.65 | 1,384.15 * | ***** | 585.48 | 103.14 | 81.95 | 1,129.18 | 75.63 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 61.85 | 711.07 | 405.49 | 119.14 | 107.81 | 78.29 | 213.41 | 62.98 |
| 1 location only | 81.43 | 173.90 | 145.19 | 63.68 | 86.63 | 573.81 | 108.92 | 98.73 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 89.85 | 635.29 | 1,234.68 | 658.14 | 628.02 | 174.23 | 381.63 | 123.31 |
| 25-49% | 312.76 | 658.94 | 935.20 | 166.78 | 743.30 | 188.09 | 459.52 | 307.57 |
| 50-74% | 119.28 | 240.69 | 269.09 | 160.64 | 227.10 | 188.26 | 186.81 | 152.10 |
| 75% or more | 67.71 | 185.01 | 159.29 | 48.22 | 110.81 | 75.92 | 115.13 | 75.37 |
| Union presence | | | | | | | | |
| No union employees | 55.22 | 156.54 | 177.05 | 53.96 | 94.85 | 51.22 | 104.09 | 50.62 |
| Has union employees | 108.32 | 705.58 | 1,319.42 | 126.23 | 228.91 | 167.25 | 414.75 | 99.64 |
| Unknown | 80.94 | 868.37 | 786.42 | 648.53 | 142.95 | 87.71 | 245.30 | 82.80 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 150.00 | 263.24 | 361.55 | 321.35 | 263.97 | 128.07 | 340.19 | 135.84 |
| Less than 50% low wage | 61.41 | 186.87 | 171.86 | 51.27 | 101.31 | 80.75 | 119.61 | 57.15 |
| Unknown | 89.32 | 396.91 | 1,210.35 | 233.18 | 182.51 | 90.37 | 283.22 | 89.64 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. D. 1. b(1998) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,700.86 | 5,293.47 | 5,748.98 | 5,433.50 | 5,398.28 | 5,898.96 | 5,515.57 | 5,738.25 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,625.65 | 5,213.52 | 5,545.73 | 5,323.43 | 5,634.79 | 4,155.82 | 5,436.52 | 4,349.09 |
| Mining | 6,206.28 | 6,361.24 | 6,295.57 | 6,124.14 | 6,348.91 | 6,094.28 | 6,261.38 | 6,202.88 |
| Construction | 5,094.80 | 4,286.83 | 5,360.19 | 5,654.75 | 5,274.76 | 5,169.83 | 4,858.33 | 5,339.01 |
| Manufacturing | 5,537.73 | 5,241.98 | 5,374.98 | 5,437.15 | 5,004.07 | 5,778.13 | 5,272.87 | 5,564.03 |
| Transp., commu., util. | 5,835.32 | 4,869.10 | 5,472.60 | 5,661.23 | 5,411.14 | 5,953.15 | 5,222.64 | 5,902.56 |
| Wholesale trade | 5,596.82 | 6,383.39 | 6,114.03 | 5,231.58 | 4,992.71 | 5,729.70 | 5,886.75 | 5,536.87 |
| Retail trade | 5,466.91 | 5,490.31 | 5,416.65 | 5,176.13 | 5,084.38 | 5,600.53 | 5,377.30 | 5,482.81 |
| Fin., ins., real est. | 5,999.29 | 5,760.02 | 6,088.44 | 5,649.76 | 5,468.18 | 6,187.72 | 6,027.04 | 5,995.06 |
| Services | 5,979.69 | 5,486.68 | 5,975.10 | 5,434.77 | 5,922.51 | 6,262.60 | 5,715.75 | 6,055.58 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,645.58 | 5,391.25 | 5,718.86 | 5,376.66 | 5,245.85 | 5,840.12 | 5,506.00 | 5,672.37 |
| For profit, unincorporated | 5,691.52 | 5,861.93 | 5,873.72 | 5,465.77 | 5,453.56 | 5,863.61 | 5,848.42 | 5,610.23 |
| Nonprofit | 6,127.82 | 4,321.93 | 5,909.14 | 6,211.99 | 6,179.49 | 6,544.70 | 5,323.59 | 6,364.39 |
| Unknown | 5,749.41 | ***** | ***** | 3,225.21 | 5,226.51 | 5,941.41 | 5,416.50 * | 5,750.79 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,804.00 | 5,431.24 | 6,411.18 | 5,600.03 | 5,307.08 | 6,474.51 | 5,828.42 | 5,775.34 |
| 5-9 years | 5,553.93 | 5,237.46 | 5,509.77 | 5,710.68 | 5,619.77 | 5,615.64 | 5,388.55 | 5,684.30 |
| 10-19 years | 5,563.26 | 5,539.69 | 5,573.33 | 5,342.51 | 5,407.84 | 6,054.95 | 5,500.28 | 5,604.54 |
| 20 or more years | 5,562.27 | 5,113.10 | 5,749.45 | 5,504.62 | 5,302.96 | 5,777.75 | 5,494.83 | 5,578.10 |
| Unknown | 5,917.96 | 4,380.00 * | 6,021.11 * | 4,022.63 | 5,797.72 | 5,954.09 | 4,700.21 | 5,921.00 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,756.41 | 5,705.18 | 5,456.75 | 5,289.21 | 5,393.76 | 5,888.59 | 5,353.91 | 5,769.46 |
| 1 location only | 5,536.35 | 5,281.02 | 5,796.34 | 5,509.61 | 5,410.96 | 6,286.02 | 5,541.85 | 5,528.99 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,756.11 | 6,229.80 | 6,077.75 | 5,859.45 | 5,565.64 | 5,585.15 | 5,975.13 | 5,663.24 |
| 25-49% | 6,031.17 | 5,522.94 | 6,265.92 | 5,900.13 | 5,387.11 | 6,209.56 | 5,907.47 | 6,047.89 |
| 50-74% | 5,789.40 | 5,310.03 | 6,012.27 | 5,965.96 | 6,007.01 | 5,742.62 | 5,556.86 | 5,841.22 |
| 75% or more | 5,683.93 | 5,276.46 | 5,717.98 | 5,392.94 | 5,348.53 | 5,900.94 | 5,499.23 | 5,721.08 |
| Union presence | | | | | | | | |
| No union employees | 5,613.13 | 5,595.02 | 5,776.68 | 5,371.80 | 5,299.63 | 5,803.20 | 5,617.22 | 5,612.01 |
| Has union employees | 5,907.16 | 5,070.51 | 5,291.57 | 5,712.97 | 5,773.20 | 6,020.23 | 5,335.54 | 5,953.98 |
| Unknown | 5,830.38 | 2,969.27 | 5,907.07 | 6,454.07 | 5,472.39 | 6,032.98 | 4,120.69 | 5,948.48 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 5,552.26 | 5,328.14 | 5,711.86 | 5,470.61 | 5,292.82 | 5,792.25 | 5,487.55 | 5,576.99 |
| Less than 50% low wage | 5,545.58 | 5,525.43 | 5,725.90 | 5,491.49 | 5,371.11 | 5,670.25 | 5,593.85 | 5,527.79 |
| Unknown | 5,921.72 | 3,404.82 | 6,383.84 | 4,207.81 | 5,535.86 | 6,024.80 | 4,267.57 | 5,960.96 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1.b(1998) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 39.65 | 141.78 | 133.93 | 108.25 | 61.12 | 56.03 | 70.83 | 46.52 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 352.65 | 693.65 | 1,202.44 | 319.73 | 944.20 | 540.91 | 260.05 | 387.92 |
| Mining | 228.72 | 1,906.39 | 1,774.03 | 1,517.07 | 1,044.40 | 228.88 | 1,515.79 | 236.41 |
| Construction | 196.72 | 423.82 | 214.25 | 202.24 | 240.84 | 338.52 | 267.29 | 193.76 |
| Manufacturing | 66.19 | 363.13 | 154.06 | 200.28 | 138.55 | 89.81 | 111.39 | 74.26 |
| Transp., commu., util. | 195.73 | 293.20 | 485.39 | 241.62 | 87.58 | 216.33 | 289.22 | 191.42 |
| Wholesale trade | 108.22 | 509.00 | 259.84 | 280.57 | 143.64 | 165.41 | 158.94 | 146.88 |
| Retail trade | 72.03 | 217.58 | 305.45 | 114.39 | 175.42 | 103.69 | 151.64 | 84.23 |
| Fin., ins., real est. | 123.31 | 362.91 | 396.01 | 311.06 | 212.13 | 121.63 | 172.35 | 146.51 |
| Services | 99.81 | 214.76 | 210.71 | 209.55 | 146.84 | 155.27 | 108.49 | 112.24 |
| Ownership | | | | | | | | |
| For profit, incorporated | 42.32 | 160.01 | 167.68 | 103.09 | 85.67 | 57.37 | 68.85 | 58.18 |
| For profit, unincorporated | 183.03 | 264.74 | 307.48 | 300.57 | 329.11 | 332.15 | 194.69 | 252.90 |
| Nonprofit | 110.75 | 588.12 | 235.99 | 197.24 | 243.25 | 197.03 | 325.29 | 125.32 |
| Unknown | 218.17 | ***** | ***** | 881.48 | 314.03 | 195.76 | 1,649.45 * | 217.91 |
| Age of firm | | | | | | | | |
| Less than 5 years | 166.10 | 239.76 | 398.84 | 196.61 | 284.18 | 367.12 | 145.06 | 244.43 |
| 5-9 years | 148.99 | 105.02 | 339.69 | 309.18 | 185.52 | 354.70 | 131.25 | 215.19 |
| 10-19 years | 86.65 | 258.01 | 176.96 | 137.72 | 131.60 | 325.47 | 125.24 | 149.17 |
| 20 or more years | 60.74 | 303.88 | 132.83 | 115.33 | 83.61 | 101.60 | 125.99 | 78.66 |
| Unknown | 68.91 | 1,385.08 * | 1,840.18 * | 537.48 | 206.84 | 77.40 | 852.95 | 68.79 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 46.96 | 352.51 | 287.63 | 229.16 | 63.08 | 57.85 | 153.80 | 49.54 |
| 1 location only | 64.38 | 138.93 | 138.52 | 95.46 | 134.38 | 893.56 | 82.14 | 95.80 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 334.60 | 451.39 | 682.88 | 341.09 | 559.94 | 703.21 | 283.10 | 374.71 |
| 25-49% | 182.76 | 605.98 | 761.06 | 340.76 | 235.79 | 297.56 | 232.88 | 198.94 |
| 50-74% | 135.71 | 267.54 | 647.13 | 311.70 | 238.84 | 242.98 | 193.53 | 165.70 |
| 75% or more | 48.15 | 153.21 | 143.22 | 100.84 | 68.73 | 68.29 | 74.24 | 58.17 |
| Union presence | | | | | | | | |
| No union employees | 45.18 | 130.18 | 126.13 | 97.70 | 89.04 | 67.18 | 59.98 | 56.38 |
| Has union employees | 153.00 | 266.26 | 391.52 | 345.57 | 194.21 | 191.89 | 201.64 | 162.25 |
| Unknown | 127.04 | 816.58 | 729.04 | 346.38 | 342.52 | 164.93 | 825.55 | 113.24 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 213.40 | 318.36 | 274.14 | 281.21 | 208.56 | 371.10 | 55.47 | 280.45 |
| Less than 50% low wage | 50.22 | 149.29 | 136.07 | 108.55 | 65.61 | 82.70 | 59.07 | 68.79 |
| Unknown | 96.30 | 913.03 | 716.94 | 459.15 | 144.81 | 88.93 | 579.90 | 87.35 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1.c(1998) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 5,753.86 | 5,533.77 | 5,791.15 | 5,421.38 | 5,629.52 | 5,845.01 | 5,684.75 | 5,769.05 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 4,987.95 | 4,182.18 | 6,854.39 | 4,898.41 | 4,302.74 | 5,408.45 | 5,013.38 | 4,931.85 |
| Mining | 4,326.32 | 6,023.04 | 4,261.51 | 6,040.32 | 5,518.98 | 3,978.84 | 5,943.50 | 4,254.45 |
| Construction | 5,280.01 | 5,274.16 | 5,568.18 | 4,925.93 | 5,313.99 | 5,352.10 | 5,289.08 | 5,257.60 |
| Manufacturing | 5,920.74 | 4,616.29 | 4,472.53 | 5,079.95 | 5,318.38 | 6,118.93 | 4,729.31 | 5,989.30 |
| Transp., comm., util. | 6,539.06 | 5,479.94 | 5,942.56 | 5,946.24 | 6,516.49 | 6,616.21 | 5,848.26 | 6,582.11 |
| Wholesale trade | 5,362.66 | 5,924.19 | 6,826.38 | 4,749.64 | 5,377.19 | 5,264.05 | 5,949.90 | 5,257.51 |
| Retail trade | 4,682.78 | 4,581.92 | 5,163.45 | 5,238.24 | 5,059.96 | 4,473.89 | 5,025.29 | 4,576.81 |
| Fin., ins., real est. | 5,733.96 | 6,399.66 | 6,101.44 | 4,950.87 | 6,159.56 | 5,754.26 | 6,340.35 | 5,640.06 |
| Services | 6,166.90 | 5,863.08 | 6,564.71 | 6,393.38 | 6,132.30 | 6,215.13 | 6,248.49 | 6,119.56 |
| Ownership | | | | | | | | |
| For profit, incorporated | 5,707.55 | 5,629.52 | 5,770.99 | 5,332.96 | 5,426.65 | 5,794.80 | 5,732.59 | 5,703.30 |
| For profit, unincorporated | 5,598.39 | 5,515.54 | 4,995.61 | 6,227.96 | 6,073.80 | 5,497.40 | 5,432.21 | 5,742.14 |
| Nonprofit | 6,480.68 | 5,337.81 | 6,611.71 | 5,656.27 | 6,382.27 | 7,954.81 | 5,686.93 | 7,028.68 |
| Unknown | 5,103.10 | ***** | ***** | 7,962.00 | 6,428.50 | 4,993.80 | ***** | 5,103.10 |
| Age of firm | | | | | | | | |
| Less than 5 years | 5,655.05 | 5,917.37 | 5,592.68 | 5,749.99 | 5,637.39 | 5,228.30 | 5,775.66 | 5,493.69 |
| 5-9 years | 5,485.34 | 5,615.17 | 5,903.68 | 5,170.39 | 5,614.42 | 3,815.02 | 5,728.53 | 5,267.58 |
| 10-19 years | 5,365.94 | 5,566.05 | 5,310.76 | 5,157.37 | 5,788.60 | 4,763.37 | 5,411.25 | 5,306.46 |
| 20 or more years | 5,933.87 | 5,396.31 | 5,952.32 | 5,477.16 | 5,532.72 | 6,214.70 | 5,749.12 | 5,981.10 |
| Unknown | 5,620.58 | ***** | 8,391.07 * | 5,950.03 | 6,279.70 | 5,597.27 | 6,892.47 | 5,613.81 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 5,812.74 | 10,255.32 | 7,827.12 | 5,419.90 | 5,590.12 | 5,836.22 | 7,565.75 | 5,769.56 |
| 1 location only | 5,530.49 | 5,435.86 | 5,532.35 | 5,422.54 | 5,786.20 | 7,408.67 | 5,462.70 | 5,760.65 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5,067.32 | 5,219.17 | 5,256.73 | 5,051.74 | 5,092.40 | 4,775.41 | 5,221.34 | 4,965.24 |
| 25-49% | 7,532.90 | 5,962.70 | 6,360.32 | 5,252.89 | 5,290.28 | 8,027.00 | 5,779.43 | 7,800.70 |
| 50-74% | 5,293.57 | 5,105.75 | 6,083.70 | 5,582.89 | 6,131.45 | 4,913.04 | 5,543.75 | 5,197.02 |
| 75% or more | 5,684.51 | 5,573.08 | 5,744.70 | 5,416.70 | 5,594.07 | 5,743.02 | 5,704.25 | 5,680.35 |
| Union presence | | | | | | | | |
| No union employees | 5,417.60 | 5,464.62 | 5,983.00 | 5,438.30 | 5,622.46 | 5,245.36 | 5,744.41 | 5,291.63 |
| Has union employees | 6,437.43 | 5,942.40 | 4,892.21 | 5,334.30 | 5,618.05 | 6,672.18 | 5,410.91 | 6,517.96 |
| Unknown | 5,628.94 | 5,743.36 | 4,472.40 | 5,185.92 | 6,035.08 | 5,640.63 | 5,048.17 | 5,649.12 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 5,090.89 | 4,800.57 | 6,560.77 | 6,256.06 | 5,786.77 | 4,155.00 | 5,373.03 | 4,878.91 |
| Less than 50% low wage | 5,655.84 | 5,557.08 | 5,819.98 | 5,400.68 | 5,558.41 | 5,795.97 | 5,708.01 | 5,631.78 |
| Unknown | 5,896.83 | 6,930.20 | 4,866.19 | 5,174.30 | 6,288.97 | 5,894.20 | 5,500.94 | 5,902.01 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.1.c(1998) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 168.24 | 284.62 | 257.66 | 282.35 | 133.49 | 289.43 | 166.44 | 231.65 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 535.30 | 556.81 | 1,820.35 | 1,260.86 | 1,222.42 | 1,170.44 | 573.16 | 854.81 |
| Mining | 727.58 | 1,692.58 | 1,202.34 | 1,801.19 | 1,266.18 | 882.09 | 1,304.85 | 837.74 |
| Construction | 248.67 | 374.25 | 639.35 | 485.49 | 870.64 | 958.01 | 345.41 | 316.90 |
| Manufacturing | 302.22 | 831.63 | 947.87 | 398.62 | 410.78 | 388.68 | 350.50 | 306.89 |
| Transp., comm., util. | 581.70 | 726.70 | 1,389.20 | 752.05 | 572.25 | 716.83 | 877.03 | 661.01 |
| Wholesale trade | 145.87 | 309.61 | 1,024.56 | 694.22 | 523.80 | 186.02 | 315.42 | 180.13 |
| Retail trade | 185.43 | 193.46 | 365.69 | 395.07 | 350.93 | 218.19 | 231.94 | 214.43 |
| Fin., ins., real est. | 138.10 | 434.51 | 1,126.57 | 643.81 | 785.86 | 321.59 | 313.91 | 187.76 |
| Services | 291.84 | 464.31 | 302.06 | 763.41 | 366.38 | 584.52 | 387.60 | 392.21 |
| Ownership | | | | | | | | |
| For profit, incorporated | 195.66 | 390.40 | 257.00 | 322.00 | 112.81 | 292.40 | 169.30 | 225.94 |
| For profit, unincorporated | 216.78 | 328.71 | 939.98 | 1,314.91 | 724.18 | 444.06 | 252.67 | 253.09 |
| Nonprofit | 404.87 | 321.17 | 730.78 | 337.27 | 363.41 | 857.04 | 408.14 | 507.76 |
| Unknown | 350.81 | ***** | ***** | 2,373.81 | 1,024.46 | 366.35 | ***** | 350.81 |
| Age of firm | | | | | | | | |
| Less than 5 years | 263.03 | 488.30 | 1,331.02 | 838.43 | 953.87 | 765.33 | 346.01 | 359.38 |
| 5-9 years | 225.33 | 687.71 | 451.79 | 422.33 | 760.28 | 878.53 | 445.27 | 657.06 |
| 10-19 years | 155.08 | 408.13 | 477.89 | 526.02 | 264.40 | 530.03 | 270.76 | 349.76 |
| 20 or more years | 237.50 | 259.46 | 356.92 | 462.95 | 238.67 | 403.57 | 240.65 | 339.19 |
| Unknown | 258.06 | ***** | 2,527.05 * | 1,217.17 | 524.76 | 262.98 | 1,796.59 | 260.25 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 248.12 | 2,528.72 | 1,021.98 | 559.86 | 175.04 | 294.36 | 614.13 | 258.74 |
| 1 location only | 131.13 | 243.60 | 260.97 | 167.64 | 339.25 | 1,623.51 | 145.02 | 237.95 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 214.65 | 340.22 | 1,309.00 | 1,310.15 | 841.88 | 805.29 | 291.94 | 908.50 |
| 25-49% | 546.44 | 742.23 | 515.43 | 756.37 | 360.27 | 836.40 | 318.48 | 720.82 |
| 50-74% | 161.78 | 306.10 | 925.33 | 242.86 | 328.75 | 319.09 | 269.74 | 214.66 |
| 75% or more | 185.30 | 367.45 | 269.73 | 324.15 | 173.27 | 333.78 | 206.05 | 262.24 |
| Union presence | | | | | | | | |
| No union employees | 69.95 | 296.02 | 241.97 | 340.70 | 148.66 | 147.47 | 194.92 | 114.30 |
| Has union employees | 443.06 | 1,068.69 | 1,076.95 | 311.65 | 332.79 | 500.87 | 644.29 | 464.34 |
| Unknown | 398.51 | 1,221.60 | 1,129.29 | 1,138.54 | 401.63 | 419.67 | 784.57 | 415.74 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 295.79 | 341.20 | 1,458.60 | 508.21 | 617.56 | 484.50 | 355.95 | 292.77 |
| Less than 50% low wage | 179.33 | 341.72 | 283.76 | 294.91 | 127.77 | 291.01 | 182.56 | 205.55 |
| Unknown | 348.83 | 1,846.89 | 934.96 | 763.93 | 485.95 | 366.62 | 704.48 | 357.53 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2(1998) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,382.40 | 1,241.96 | 1,752.40 | 1,776.56 | 1,520.62 | 1,248.52 | 1,551.42 | 1,346.72 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,121.84 | 597.39 | 1,208.96 * | 1,184.38 | 1,401.66 | 1,218.73 | 926.52 | 1,228.75 |
| Mining | 821.43 | 135.81 * | 639.01 * | 1,087.91 | 632.13 * | 916.60 * | 387.54 * | 849.62 |
| Construction | 1,354.25 | 766.35 | 1,230.94 | 2,030.89 | 1,400.21 | 1,324.09 | 1,275.06 | 1,460.00 |
| Manufacturing | 979.79 | 1,685.55 | 1,446.11 | 1,333.45 | 1,138.13 | 825.29 | 1,508.46 | 921.58 |
| Transp., comm., util. | 965.66 | 1,409.12 | 1,414.87 * | 1,377.34 | 1,177.82 | 863.83 | 1,347.50 | 930.42 |
| Wholesale trade | 1,423.75 | 903.36 | 1,790.10 | 1,638.95 | 1,424.98 | 1,377.77 | 1,495.72 | 1,406.98 |
| Retail trade | 1,760.54 | 1,048.49 | 1,738.54 | 2,172.52 | 1,955.53 | 1,720.30 | 1,526.95 | 1,811.67 |
| Fin., ins., real est. | 1,582.50 | 1,517.39 | 1,753.07 | 1,673.34 | 1,606.13 | 1,561.60 | 1,572.42 | 1,583.85 |
| Services | 1,694.97 | 1,377.21 | 2,170.72 | 2,033.51 | 1,879.90 | 1,535.54 | 1,756.84 | 1,676.55 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,356.26 | 1,223.78 | 1,757.05 | 1,811.19 | 1,490.46 | 1,212.34 | 1,586.44 | 1,310.00 |
| For profit, unincorporated | 1,647.62 | 1,531.33 | 1,949.31 | 1,727.97 | 1,593.71 | 1,679.33 | 1,682.33 | 1,626.79 |
| Nonprofit | 1,430.61 | 988.88 | 1,566.85 | 1,623.85 | 1,531.42 | 1,389.10 | 1,227.75 | 1,482.70 |
| Unknown | 1,435.76 | ***** | ***** | 1,262.93 | 2,173.11 | 1,369.43 | 1,886.33 * | 1,434.49 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,510.95 | 1,211.65 | 2,512.89 | 1,688.46 | 1,405.40 | 1,065.73 | 1,725.86 | 1,263.36 |
| 5-9 years | 1,687.84 | 1,214.04 | 2,072.56 | 2,405.04 | 1,441.60 | 1,322.78 | 1,750.88 | 1,629.06 |
| 10-19 years | 1,631.79 | 1,158.53 | 1,708.01 | 1,828.69 | 1,869.89 | 1,464.09 | 1,501.62 | 1,724.40 |
| 20 or more years | 1,278.06 | 1,308.49 | 1,530.24 | 1,696.24 | 1,425.89 | 1,046.39 | 1,490.02 | 1,228.08 |
| Unknown | 1,395.45 | 160.56 * | 3,537.17 * | 1,474.81 | 1,629.90 | 1,380.33 | 1,828.10 | 1,394.35 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,330.11 | 2,335.42 * | 1,570.41 | 1,759.25 | 1,522.89 | 1,251.68 | 1,821.79 | 1,315.73 |
| 1 location only | 1,542.99 | 1,217.26 | 1,781.28 | 1,785.31 | 1,513.77 | 1,099.60 | 1,513.51 | 1,591.58 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,200.44 | 885.26 | 549.65 * | 864.39 | 1,521.70 | 1,478.68 | 812.30 | 1,371.42 |
| 25-49% | 1,452.04 | 1,053.56 | 1,542.22 | 1,727.44 | 2,028.01 | 1,339.51 | 1,333.33 | 1,469.58 |
| 50-74% | 1,593.84 | 1,003.12 | 2,105.81 | 2,066.82 | 1,702.88 | 1,512.20 | 1,546.75 | 1,604.59 |
| 75% or more | 1,363.12 | 1,277.09 | 1,736.82 | 1,770.55 | 1,486.10 | 1,223.68 | 1,565.35 | 1,320.49 |
| Union presence | | | | | | | | |
| No union employees | 1,585.88 | 1,397.80 | 1,837.78 | 1,923.61 | 1,685.36 | 1,439.16 | 1,677.16 | 1,558.29 |
| Has union employees | 850.70 | 706.40 * | 523.05 | 650.01 | 894.89 | 872.80 | 643.54 | 867.77 |
| Unknown | 1,321.59 | 349.27 * | 2,102.29 | 2,418.97 | 1,715.24 | 1,278.00 | 1,104.38 * | 1,333.39 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,562.52 | 903.21 | 1,846.18 | 1,761.49 | 2,000.23 | 1,416.78 | 1,449.76 | 1,616.86 |
| Less than 50% low wage | 1,380.13 | 1,302.18 | 1,747.39 | 1,783.41 | 1,458.50 | 1,055.80 | 1,573.12 | 1,304.51 |
| Unknown | 1,377.18 | 559.11 * | 1,809.50 | 1,620.36 | 1,806.10 | 1,351.84 | 1,145.02 | 1,381.26 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 19.30 | 91.84 | 88.96 | 68.90 | 55.00 | 26.38 | 45.32 | 21.48 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 71.67 | 111.24 | 376.78 * | 278.74 | 251.72 | 287.08 | 132.13 | 177.44 |
| Mining | 205.93 | 261.19 * | 251.66 * | 325.95 | 377.58 * | 550.18 * | 292.39 * | 222.46 |
| Construction | 99.81 | 178.32 | 165.74 | 115.26 | 169.90 | 180.21 | 129.31 | 92.79 |
| Manufacturing | 34.51 | 303.56 | 131.59 | 86.32 | 62.61 | 46.31 | 130.28 | 35.68 |
| Transp., comm., util. | 57.54 | 260.98 | 463.10 * | 133.89 | 175.26 | 69.06 | 178.69 | 63.69 |
| Wholesale trade | 75.65 | 199.82 | 230.21 | 170.04 | 129.41 | 130.04 | 146.37 | 97.82 |
| Retail trade | 41.49 | 180.02 | 149.72 | 80.11 | 125.15 | 47.41 | 102.24 | 45.64 |
| Fin., ins., real est. | 23.85 | 242.48 | 259.31 | 203.08 | 72.48 | 45.01 | 156.90 | 33.63 |
| Services | 53.04 | 128.27 | 111.54 | 201.94 | 100.47 | 67.22 | 87.48 | 61.69 |
| Ownership | | | | | | | | |
| For profit, incorporated | 22.94 | 59.27 | 93.45 | 83.57 | 59.94 | 34.88 | 43.24 | 27.14 |
| For profit, unincorporated | 140.87 | 169.89 | 286.77 | 202.01 | 118.77 | 324.89 | 144.17 | 186.61 |
| Nonprofit | 98.59 | 252.08 | 176.26 | 175.61 | 135.16 | 100.39 | 144.92 | 98.56 |
| Unknown | 110.20 | ***** | ***** | 255.26 | 274.50 | 93.86 | 566.41 * | 111.84 |
| Age of firm | | | | | | | | |
| Less than 5 years | 132.24 | 58.78 | 380.15 | 155.77 | 208.04 | 139.87 | 143.68 | 156.66 |
| 5-9 years | 108.31 | 64.65 | 228.98 | 332.49 | 146.98 | 172.36 | 89.36 | 197.09 |
| 10-19 years | 80.14 | 60.58 | 87.09 | 73.11 | 137.04 | 242.98 | 33.64 | 136.92 |
| 20 or more years | 30.70 | 164.83 | 107.02 | 89.65 | 57.19 | 46.83 | 79.92 | 31.46 |
| Unknown | 26.23 | 98.38 * | 1,083.27 * | 184.10 | 84.78 | 25.99 | 527.54 | 26.43 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.08 | 978.12 * | 193.56 | 102.07 | 53.36 | 28.53 | 112.34 | 24.23 |
| 1 location only | 47.80 | 95.59 | 86.75 | 60.03 | 84.58 | 286.98 | 54.32 | 69.79 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 110.25 | 198.91 | 233.75 * | 199.97 | 157.59 | 153.08 | 188.11 | 97.03 |
| 25-49% | 144.82 | 218.58 | 191.77 | 222.96 | 249.94 | 196.99 | 122.97 | 185.14 |
| 50-74% | 81.46 | 102.26 | 548.21 | 138.64 | 142.60 | 153.40 | 163.50 | 103.60 |
| 75% or more | 24.13 | 97.52 | 97.07 | 73.57 | 54.16 | 30.01 | 51.13 | 25.31 |
| Union presence | | | | | | | | |
| No union employees | 33.19 | 96.80 | 101.57 | 66.14 | 43.35 | 48.14 | 53.82 | 38.82 |
| Has union employees | 36.39 | 251.71 * | 142.78 | 137.30 | 72.53 | 38.63 | 132.20 | 37.85 |
| Unknown | 52.69 | 392.19 * | 333.23 | 278.98 | 194.23 | 64.64 | 355.23 * | 49.66 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 135.57 | 226.79 | 304.03 | 257.36 | 166.73 | 196.11 | 128.96 | 152.45 |
| Less than 50% low wage | 20.39 | 74.55 | 89.34 | 81.69 | 51.92 | 47.37 | 37.87 | 26.37 |
| Unknown | 34.19 | 323.33 * | 408.55 | 198.36 | 122.98 | 32.93 | 244.35 | 34.27 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|------------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,381.65 | 1,399.21 | 1,770.12 | 1,781.83 | 1,544.77 | 1,225.46 | 1,580.00 | 1,337.09 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,418.77 | 256.13 * | 1,168.42 * | 1,565.87 | 1,346.36 | 2,611.31 | 493.84 * | 2,261.03 |
| Mining | 1,181.53 * | 615.04 * | 1,847.17 * | 720.00 * | 1,270.34 * | 1,287.19 | 1,256.68 * | 1,155.82 * |
| Construction | 1,656.72 | 1,228.46 * | 1,403.58 | 2,168.51 | 1,835.58 | 1,274.02 * | 1,635.91 | 1,700.32 |
| Manufacturing | 1,054.84 | 1,735.88 | 1,621.83 | 1,447.85 | 1,316.60 | 824.44 | 1,580.11 | 969.83 |
| Transp., commu., util. | 953.76 | 1,728.95 | 1,731.30 * | 1,451.41 | 1,069.12 * | 817.14 | 1,665.67 | 894.94 |
| Wholesale trade | 1,357.18 | 1,040.53 | 940.34 * | 1,508.23 | 1,897.54 | 1,271.53 | 1,082.13 | 1,447.51 |
| Retail trade | 1,771.76 | 1,002.72 | 1,968.70 | 2,333.78 | 1,977.90 | 1,694.77 | 1,490.79 | 1,847.70 |
| Fin., ins., real est. | 1,523.43 | 1,891.81 | 1,236.27 | 1,881.35 | 1,306.23 | 1,517.10 | 1,760.28 | 1,500.94 |
| Services | 1,570.42 | 1,420.28 | 2,333.81 | 1,817.49 | 1,681.41 | 1,427.41 | 1,768.16 | 1,520.90 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,380.20 | 1,343.63 | 1,800.62 | 1,778.40 | 1,590.07 | 1,220.55 | 1,561.61 | 1,337.40 |
| For profit, unincorporated | 1,661.88 | 1,602.59 | 2,135.74 | 2,096.04 | 1,632.82 | 1,467.92 * | 1,781.83 | 1,583.62 |
| Nonprofit | 1,313.12 | 1,553.27 | 1,220.52 | 1,654.50 | 1,370.02 | 1,213.55 | 1,490.49 | 1,290.52 |
| Unknown | 1,279.25 | ***** | ***** | 1,572.00 * | 1,954.82 | 1,215.97 | ***** | 1,279.25 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,439.15 | 1,239.76 | 2,525.02 | 1,548.90 | 1,200.20 * | 1,200.83 | 1,597.39 | 1,273.89 |
| 5-9 years | 1,940.54 | 1,594.88 | 2,479.15 | 2,576.04 | 1,374.44 | 1,901.04 | 2,126.13 | 1,695.10 |
| 10-19 years | 1,561.82 | 1,092.68 | 1,791.51 | 1,848.69 | 1,786.00 | 1,327.20 | 1,479.71 | 1,617.51 |
| 20 or more years | 1,317.10 | 1,558.09 | 1,349.44 | 1,686.18 | 1,505.97 | 1,112.99 | 1,480.24 | 1,279.81 |
| Unknown | 1,335.61 | 199.27 * | ***** | 1,563.93 | 1,603.27 | 1,318.16 | 899.11 * | 1,336.08 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,298.28 | 1,569.50 * | 2,330.42 | 1,681.30 | 1,517.60 | 1,212.30 | 1,897.37 | 1,282.97 |
| 1 location only | 1,632.01 | 1,397.10 | 1,676.48 | 1,819.10 | 1,633.90 | 1,910.59 | 1,544.00 | 1,802.40 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,346.21 | 1,391.55 | 409.23 * | 1,157.34 | 1,653.71 | 1,426.32 | 888.07 | 1,522.08 |
| 25-49% | 1,607.93 | 1,038.69 | 1,603.88 | 1,699.12 | 2,550.76 | 1,379.78 | 1,435.26 | 1,636.71 |
| 50-74% | 1,494.27 | 942.96 | 2,053.53 | 1,748.13 | 1,510.06 | 1,452.82 | 1,477.14 | 1,497.52 |
| 75% or more | 1,363.09 | 1,447.52 | 1,755.92 | 1,794.65 | 1,517.00 | 1,200.69 | 1,599.68 | 1,308.85 |
| Union presence | | | | | | | | |
| No union employees | 1,618.13 | 1,592.64 | 1,853.08 | 1,857.07 | 1,791.73 | 1,454.01 | 1,704.32 | 1,590.25 |
| Has union employees | 852.68 | 623.26 * | 246.29 * | 1,091.62 * | 897.56 | 857.98 | 642.69 * | 870.55 |
| Unknown | 1,205.27 | 1,674.98 * | 1,550.67 | 1,690.31 | 1,405.85 | 1,169.23 | 1,476.24 | 1,198.61 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,479.14 | 498.17 * | 2,264.03 | 1,465.81 | 2,162.44 | 1,213.41 | 1,392.26 | 1,524.69 |
| Less than 50% low wage | 1,381.86 | 1,433.81 | 1,737.92 | 1,791.42 | 1,532.65 | 1,002.61 | 1,584.59 | 1,299.43 |
| Unknown | 1,375.06 | 1,493.91 * | 1,837.40 | 2,026.97 | 1,513.68 | 1,362.77 | 1,858.44 | 1,371.45 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 45.71 | 101.10 | 89.66 | 58.83 | 98.72 | 46.80 | 49.79 | 44.99 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 276.75 | 170.66 * | 435.33 * | 444.60 | 379.09 | 635.63 | 296.35 * | 490.97 |
| Mining | 447.96 * | 284.13 * | 587.97 * | 227.68 * | 732.19 * | 356.10 | 399.80 * | 453.69 * |
| Construction | 127.09 | 413.64 * | 300.76 | 220.93 | 328.08 | 511.46 * | 199.31 | 156.65 |
| Manufacturing | 73.70 | 338.67 | 361.68 | 124.35 | 126.43 | 68.13 | 198.40 | 57.23 |
| Transp., commu., util. | 97.33 | 446.66 | 639.05 * | 407.00 | 336.02 * | 135.32 | 456.06 | 113.96 |
| Wholesale trade | 110.94 | 300.87 | 307.34 * | 265.43 | 311.09 | 99.97 | 201.05 | 130.82 |
| Retail trade | 101.23 | 242.67 | 298.75 | 168.37 | 247.41 | 144.05 | 194.40 | 111.74 |
| Fin., ins., real est. | 75.23 | 519.58 | 238.50 | 419.57 | 122.11 | 103.32 | 293.20 | 79.85 |
| Services | 80.22 | 192.79 | 172.59 | 117.04 | 185.12 | 84.96 | 83.99 | 92.61 |
| Ownership | | | | | | | | |
| For profit, incorporated | 48.25 | 120.66 | 123.02 | 69.40 | 113.10 | 49.43 | 74.40 | 45.16 |
| For profit, unincorporated | 279.81 | 250.68 | 195.09 | 348.75 | 278.94 | 729.43 * | 158.76 | 469.52 |
| Nonprofit | 136.90 | 241.95 | 220.82 | 248.25 | 325.59 | 120.65 | 161.38 | 143.93 |
| Unknown | 143.85 | ***** | ***** | 497.11 * | 364.95 | 154.26 | ***** | 143.85 |
| Age of firm | | | | | | | | |
| Less than 5 years | 83.92 | 194.03 | 346.84 | 216.76 | 386.74 * | 145.46 | 202.31 | 101.18 |
| 5-9 years | 108.77 | 204.94 | 274.49 | 116.53 | 276.51 | 312.75 | 127.39 | 205.40 |
| 10-19 years | 109.73 | 145.88 | 99.26 | 143.09 | 269.93 | 235.79 | 58.48 | 192.87 |
| 20 or more years | 68.13 | 223.89 | 79.15 | 95.34 | 128.29 | 84.39 | 90.60 | 73.20 |
| Unknown | 55.37 | 101.98 * | ***** | 347.00 | 298.86 | 50.77 | 366.97 * | 55.19 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 40.63 | 497.73 * | 296.93 | 189.09 | 104.81 | 44.17 | 210.36 | 41.12 |
| 1 location only | 67.47 | 103.77 | 65.76 | 68.86 | 138.62 | 358.44 | 57.68 | 107.00 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 151.84 | 406.21 | 787.66 * | 264.23 | 424.11 | 335.17 | 201.45 | 191.86 |
| 25-49% | 268.89 | 309.50 | 281.58 | 270.94 | 550.81 | 285.80 | 202.66 | 292.47 |
| 50-74% | 117.62 | 204.10 | 318.08 | 171.23 | 301.68 | 179.17 | 153.36 | 151.88 |
| 75% or more | 47.15 | 132.46 | 90.32 | 63.34 | 93.63 | 51.77 | 53.76 | 46.71 |
| Union presence | | | | | | | | |
| No union employees | 52.99 | 125.45 | 83.21 | 67.46 | 80.37 | 52.60 | 54.82 | 51.98 |
| Has union employees | 62.65 | 313.59 * | 182.16 * | 418.98 * | 132.65 | 68.77 | 478.24 * | 66.94 |
| Unknown | 84.67 | 636.94 * | 404.13 | 369.45 | 201.40 | 90.65 | 308.65 | 88.41 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 237.58 | 376.11 * | 487.27 | 282.37 | 229.51 | 263.55 | 312.39 | 252.38 |
| Less than 50% low wage | 50.52 | 94.56 | 93.25 | 79.64 | 121.75 | 55.24 | 51.43 | 52.92 |
| Unknown | 56.47 | 647.59 * | 545.07 | 326.15 | 195.74 | 58.24 | 384.81 | 56.26 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 1,430.66 | 1,125.45 | 1,877.75 | 1,761.03 | 1,522.38 | 1,317.96 | 1,566.10 | 1,403.34 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1,111.88 | 764.94 * | 1,428.11 | 937.02 * | 1,449.99 | 1,088.76 * | 1,127.98 | 1,106.38 |
| Mining | 1,003.89 | ***** | 209.02 * | 1,221.24 | 803.42 * | 1,225.49 * | 219.01 * | 1,052.28 |
| Construction | 1,314.39 | 576.05 * | 1,348.41 | 2,085.68 | 1,338.29 | 1,398.45 | 1,186.19 | 1,446.78 |
| Manufacturing | 960.02 | 1,600.02 | 1,331.15 | 1,298.94 | 1,069.54 | 820.00 | 1,471.25 | 909.26 |
| Transp., comm., util. | 965.43 | 1,379.92 * | 1,118.66 * | 1,499.86 | 1,303.04 | 843.93 | 1,280.63 | 930.84 |
| Wholesale trade | 1,508.21 | 910.98 | 2,307.07 | 1,660.21 | 1,302.75 | 1,485.68 | 1,786.32 | 1,450.71 |
| Retail trade | 1,838.88 | 1,079.08 | 1,742.54 | 2,019.18 | 1,903.62 | 1,860.29 | 1,531.40 | 1,893.43 |
| Fin., ins., real est. | 1,634.90 | 1,385.78 | 1,931.78 | 1,642.46 | 1,752.23 | 1,605.44 | 1,584.53 | 1,642.57 |
| Services | 1,760.25 | 1,293.96 | 2,308.81 | 2,041.94 | 1,961.51 | 1,588.85 | 1,757.98 | 1,760.91 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,399.25 | 1,176.95 | 1,861.73 | 1,800.25 | 1,470.01 | 1,266.66 | 1,635.64 | 1,353.87 |
| For profit, unincorporated | 1,721.18 | 1,550.10 | 2,126.17 | 1,599.24 | 1,563.31 | 1,951.79 | 1,760.75 | 1,700.68 |
| Nonprofit | 1,495.84 | 486.11 * | 1,829.09 | 1,653.24 | 1,633.17 | 1,552.62 | 1,017.81 | 1,636.46 |
| Unknown | 1,514.15 | ***** | ***** | 1,251.79 | 2,300.90 | 1,444.62 | 1,886.33 * | 1,512.61 |
| Age of firm | | | | | | | | |
| Less than 5 years | 1,665.94 | 1,298.62 | 2,870.69 | 1,823.86 | 1,520.45 | 921.12 * | 1,972.22 | 1,306.65 |
| 5-9 years | 1,636.78 | 1,117.82 | 1,730.04 | 2,453.84 | 1,493.23 | 1,195.18 | 1,621.73 | 1,648.66 |
| 10-19 years | 1,716.28 | 1,224.85 | 1,781.35 | 1,861.41 | 1,940.76 | 1,558.50 | 1,574.44 | 1,809.26 |
| 20 or more years | 1,287.87 | 1,012.72 | 1,741.73 | 1,634.47 | 1,385.75 | 1,067.98 | 1,451.81 | 1,249.38 |
| Unknown | 1,466.53 | ***** | 2,584.21 * | 1,493.79 | 1,645.60 | 1,454.32 | 2,194.45 | 1,464.71 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,396.49 | 1,867.31 | 1,252.01 | 1,693.12 | 1,554.79 | 1,334.15 | 1,590.32 | 1,390.21 |
| 1 location only | 1,531.87 | 1,103.02 | 1,979.17 | 1,796.84 | 1,431.56 | 713.53 * | 1,562.16 | 1,491.35 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1,215.79 | 595.19 * | 705.33 * | 895.94 * | 1,495.58 | 1,633.07 * | 803.72 * | 1,390.52 |
| 25-49% | 1,320.89 | 1,127.35 | 1,588.69 | 1,476.54 | 1,664.21 | 1,232.09 | 1,217.14 | 1,334.91 |
| 50-74% | 1,708.43 | 1,073.42 | 2,572.59 * | 2,159.68 | 1,850.60 | 1,611.91 | 1,692.99 | 1,711.87 |
| 75% or more | 1,413.42 | 1,136.73 | 1,841.89 | 1,754.49 | 1,493.27 | 1,296.89 | 1,570.31 | 1,381.86 |
| Union presence | | | | | | | | |
| No union employees | 1,602.98 | 1,256.90 | 1,938.27 | 1,946.03 | 1,631.31 | 1,480.36 | 1,685.26 | 1,580.30 |
| Has union employees | 864.18 | 920.22 * | 745.53 | 519.92 | 912.97 | 893.13 | 746.41 | 873.83 |
| Unknown | 1,421.08 | 250.32 * | 2,500.71 | 2,384.22 | 1,797.37 | 1,383.67 | 1,013.59 * | 1,449.22 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,688.21 | 1,473.59 | 1,285.42 | 1,607.28 | 1,976.66 | 1,707.38 | 1,474.39 | 1,769.93 |
| Less than 50% low wage | 1,409.91 | 1,202.70 | 1,887.63 | 1,782.51 | 1,434.11 | 1,106.00 | 1,609.96 | 1,336.17 |
| Unknown | 1,449.51 | 395.75 * | 1,962.63 | 1,404.79 | 1,883.88 | 1,426.58 | 901.80 * | 1,462.51 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 24.21 | 104.81 | 109.07 | 58.09 | 49.44 | 32.07 | 64.03 | 26.48 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 113.93 | 296.63 * | 385.88 | 368.76 * | 310.48 | 513.82 * | 253.89 | 197.62 |
| Mining | 281.36 | ***** | 113.13 * | 353.61 | 404.40 * | 535.50 * | 319.66 * | 285.43 |
| Construction | 121.24 | 174.90 * | 204.52 | 217.63 | 225.11 | 188.65 | 158.61 | 109.57 |
| Manufacturing | 49.11 | 304.49 | 218.49 | 96.48 | 88.01 | 59.61 | 124.04 | 46.05 |
| Transp., comm., util. | 101.43 | 461.08 * | 698.93 * | 163.84 | 159.21 | 128.36 | 234.38 | 113.20 |
| Wholesale trade | 101.91 | 233.32 | 266.50 | 240.70 | 96.37 | 179.88 | 217.97 | 127.25 |
| Retail trade | 63.28 | 201.30 | 152.76 | 105.61 | 125.28 | 89.31 | 97.37 | 67.56 |
| Fin., ins., real est. | 38.19 | 297.13 | 305.84 | 225.89 | 148.84 | 48.42 | 166.68 | 40.11 |
| Services | 68.28 | 122.49 | 156.50 | 176.52 | 78.73 | 127.36 | 101.77 | 83.84 |
| Ownership | | | | | | | | |
| For profit, incorporated | 28.11 | 75.85 | 121.05 | 74.91 | 64.68 | 45.37 | 47.04 | 32.49 |
| For profit, unincorporated | 160.17 | 188.79 | 358.59 | 241.24 | 277.27 | 297.71 | 208.50 | 185.34 |
| Nonprofit | 126.71 | 226.09 * | 248.76 | 173.29 | 95.62 | 216.91 | 155.14 | 137.65 |
| Unknown | 113.17 | ***** | ***** | 285.79 | 291.94 | 93.49 | 566.41 * | 115.30 |
| Age of firm | | | | | | | | |
| Less than 5 years | 223.48 | 107.76 | 446.40 | 195.85 | 257.00 | 319.69 * | 232.55 | 255.70 |
| 5-9 years | 171.47 | 140.44 | 220.94 | 399.57 | 183.08 | 199.39 | 114.54 | 315.50 |
| 10-19 years | 95.75 | 136.13 | 190.94 | 105.48 | 120.30 | 265.00 | 73.31 | 145.08 |
| 20 or more years | 44.05 | 160.15 | 134.98 | 70.51 | 61.00 | 65.12 | 84.42 | 44.99 |
| Unknown | 32.27 | ***** | 903.47 * | 227.71 | 106.67 | 32.25 | 556.01 | 32.39 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 32.34 | 248.95 | 207.74 | 97.61 | 57.64 | 36.45 | 93.20 | 33.84 |
| 1 location only | 59.62 | 101.72 | 121.52 | 78.25 | 57.06 | 218.45 * | 73.43 | 81.01 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 116.26 | 343.64 * | 329.98 * | 315.91 * | 170.01 | 512.04 * | 293.49 * | 131.14 |
| 25-49% | 218.98 | 309.88 | 243.27 | 327.47 | 199.17 | 286.09 | 209.76 | 262.07 |
| 50-74% | 91.59 | 114.49 | 841.93 * | 217.59 | 165.19 | 201.28 | 202.76 | 119.80 |
| 75% or more | 29.06 | 117.28 | 106.23 | 64.55 | 55.39 | 34.58 | 63.36 | 29.73 |
| Union presence | | | | | | | | |
| No union employees | 34.88 | 76.16 | 124.06 | 38.81 | 47.20 | 63.41 | 65.35 | 49.84 |
| Has union employees | 57.53 | 314.12 * | 217.85 | 87.59 | 75.10 | 65.05 | 133.35 | 59.78 |
| Unknown | 78.54 | 643.17 * | 485.89 | 362.70 | 238.60 | 95.12 | 713.54 * | 84.74 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 113.98 | 418.48 | 304.57 | 160.66 | 194.88 | 234.06 | 229.10 | 152.02 |
| Less than 50% low wage | 41.47 | 81.03 | 120.62 | 64.71 | 44.02 | 73.84 | 48.77 | 48.95 |
| Unknown | 32.15 | 264.70 * | 542.47 | 216.35 | 146.82 | 30.85 | 280.21 * | 31.71 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2.c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 1,190.02 | 1,271.63 | 1,199.36 | 1,867.72 | 1,431.54 | 1,048.57 | 1,438.94 | 1,135.31 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 833.25 | | | | | | 911.06 | 661.67 * |
| Mining | 573.41 | | | | | | 63.71 * | 596.06 |
| Construction | 1,032.69 | | | | | | 1,002.11 * | 1,108.28 |
| Manufacturing | 906.06 | | | | | | 1,370.75 | 879.32 |
| Transp., comm., util. | 980.68 | | | | | | 1,123.64 * | 971.78 |
| Wholesale trade | 1,201.94 | | | | | | 1,366.55 * | 1,172.47 |
| Retail trade | 1,401.22 | | | | | | 1,581.07 | 1,345.57 |
| Fin., ins., real est. | 1,446.75 | | | | | | 1,100.73 | 1,500.33 |
| Services | 1,746.42 | | | | | | 1,731.17 | 1,755.27 |
| Ownership | | | | | | | | |
| For profit, incorporated | 1,145.92 | | | | | | 1,446.44 | 1,094.95 |
| For profit, unincorporated | 1,330.04 | | | | | | 1,274.97 | 1,377.67 |
| Nonprofit | 1,527.71 | | | | | | 1,522.67 | 1,531.18 |
| Unknown | 1,239.80 | | | | | | ***** | 1,239.80 |
| Age of firm | | | | | | | | |
| Less than 5 years | 991.23 | | | | | | 962.77 * | 1,029.29 |
| 5-9 years | 1,316.53 | | | | | | 1,228.27 | 1,395.57 |
| 10-19 years | 1,338.91 | | | | | | 1,249.94 | 1,455.72 |
| 20 or more years | 1,158.22 | | | | | | 1,636.61 | 1,035.90 |
| Unknown | 1,207.63 | | | | | | 1,451.43 * | 1,206.33 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1,140.95 | | | | | | 2,816.61 | 1,099.67 |
| 1 location only | 1,376.16 | | | | | | 1,276.30 | 1,715.21 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 817.93 | | | | | | 717.40 * | 884.56 |
| 25-49% | 1,543.73 | | | | | | 1,421.79 | 1,562.36 |
| 50-74% | 1,391.42 | | | | | | 1,252.89 | 1,444.88 |
| 75% or more | 1,155.60 | | | | | | 1,472.89 | 1,088.65 |
| Union presence | | | | | | | | |
| No union employees | 1,423.03 | | | | | | 1,592.06 | 1,357.88 |
| Has union employees | 810.45 | | | | | | 355.35 * | 846.15 |
| Unknown | 1,089.05 | | | | | | 1,448.93 | 1,076.55 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1,381.04 | | | | | | 1,515.02 | 1,280.38 |
| Less than 50% low wage | 1,246.10 | | | | | | 1,414.21 | 1,168.57 |
| Unknown | 1,116.76 | | | | | | 2,019.96 | 1,104.95 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 47.48 | 158.79 | 174.41 | 364.94 | 106.12 | 51.27 | 153.09 | 38.72 |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 231.29 | | | | | | 256.76 | 205.35 * |
| Mining | 133.76 | | | | | | 146.30 * | 137.95 |
| Construction | 258.22 | | | | | | 351.88 * | 256.05 |
| Manufacturing | 65.69 | | | | | | 197.25 | 63.91 |
| Transp., comm., util. | 126.10 | | | | | | 353.03 * | 129.05 |
| Wholesale trade | 145.04 | | | | | | 417.33 * | 109.26 |
| Retail trade | 106.28 | | | | | | 177.24 | 92.26 |
| Fin., ins., real est. | 83.19 | | | | | | 282.42 | 91.09 |
| Services | 173.05 | | | | | | 374.05 | 128.45 |
| Ownership | | | | | | | | |
| For profit, incorporated | 40.84 | | | | | | 155.10 | 40.06 |
| For profit, unincorporated | 181.88 | | | | | | 233.82 | 199.53 |
| Nonprofit | 170.00 | | | | | | 339.69 | 128.00 |
| Unknown | 192.00 | | | | | | ***** | 192.00 |
| Age of firm | | | | | | | | |
| Less than 5 years | 223.89 | | | | | | 292.64 * | 200.74 |
| 5-9 years | 169.77 | | | | | | 181.67 | 278.59 |
| 10-19 years | 91.59 | | | | | | 183.47 | 137.12 |
| 20 or more years | 104.50 | | | | | | 259.67 | 65.59 |
| Unknown | 61.21 | | | | | | 574.42 * | 63.35 |
| Multi/single status | | | | | | | | |
| 2 or more locations | 51.70 | | | | | | 656.55 | 41.28 |
| 1 location only | 103.88 | | | | | | 114.34 | 153.08 |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 205.61 | | | | | | 322.82 * | 202.10 |
| 25-49% | 109.94 | | | | | | 323.74 | 119.39 |
| 50-74% | 112.31 | | | | | | 230.63 | 98.55 |
| 75% or more | 59.40 | | | | | | 191.32 | 43.99 |
| Union presence | | | | | | | | |
| No union employees | 69.40 | | | | | | 178.80 | 55.48 |
| Has union employees | 48.52 | | | | | | 145.11 * | 44.76 |
| Unknown | 134.56 | | | | | | 415.83 | 154.27 |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 166.38 | | | | | | 325.64 | 161.61 |
| Less than 50% low wage | 91.04 | | | | | | 171.18 | 55.46 |
| Unknown | 64.13 | | | | | | 453.14 | 68.75 |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3(1998) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 24.7% | 23.6% | 31.3% | 33.0% | 28.3% | 21.8% | 28.5% | 24.0% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 23.9% | 13.1% | 21.3% * | 22.9% | 26.1% | 28.4% | 18.2% | 27.5% |
| Mining | 15.4% | 2.2% * | 11.0% * | 18.2% * | 10.4% * | 18.9% * | 6.4% * | 16.1% |
| Construction | 26.5% | 16.7% | 23.4% | 36.6% | 27.2% | 25.7% | 25.4% | 27.8% |
| Manufacturing | 17.8% | 34.9% | 27.7% | 25.0% | 22.4% | 14.4% | 29.6% | 16.6% |
| Transp., comm., util. | 16.3% | 28.3% | 25.0% * | 24.2% | 20.2% | 14.4% | 25.0% | 15.6% |
| Wholesale trade | 25.9% | 15.0% | 30.4% | 31.6% | 27.9% | 24.8% | 26.3% | 25.9% |
| Retail trade | 33.0% | 19.5% | 32.5% | 42.0% | 38.8% | 31.8% | 28.7% | 34.0% |
| Fin., ins., real est. | 27.0% | 25.9% | 29.1% | 30.4% | 29.0% | 26.1% | 26.2% | 27.1% |
| Services | 29.6% | 25.3% | 37.2% | 37.5% | 32.9% | 26.2% | 31.2% | 29.1% |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.4% | 23.2% | 31.5% | 34.0% | 28.3% | 21.3% | 29.3% | 23.5% |
| For profit, unincorporated | 29.5% | 27.4% | 35.1% | 32.1% | 29.1% | 29.1% | 30.2% | 29.0% |
| Nonprofit | 24.6% | 20.5% | 26.5% | 27.3% | 26.3% | 23.3% | 22.5% | 25.1% |
| Unknown | 25.4% | ***** | ***** | 37.4% | 41.2% | 23.7% | 34.8% | 25.4% |
| Age of firm | | | | | | | | |
| Less than 5 years | 26.9% | 22.0% | 41.1% | 30.8% | 26.7% | 18.6% | 30.2% | 23.0% |
| 5-9 years | 31.2% | 22.6% | 38.7% | 43.7% | 26.7% | 24.2% | 32.6% | 29.8% |
| 10-19 years | 30.4% | 21.8% | 31.7% | 34.6% | 35.2% | 26.4% | 28.1% | 32.1% |
| 20 or more years | 23.0% | 25.4% | 27.0% | 31.2% | 26.7% | 18.3% | 27.3% | 22.1% |
| Unknown | 24.3% | 3.5% * | 44.7% | 33.9% | 28.6% | 24.0% | 33.9% | 24.3% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 23.6% | 36.7% | 28.5% | 33.3% | 28.2% | 21.9% | 32.7% | 23.3% |
| 1 location only | 28.5% | 23.2% | 31.7% | 32.9% | 28.6% | 18.4% | 27.9% | 29.5% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 22.2% | 16.1% | 9.4% * | 15.5% | 28.8% | 28.5% | 14.5% | 25.8% |
| 25-49% | 23.2% | 18.9% | 24.3% | 31.7% | 34.6% | 20.7% | 23.0% | 23.2% |
| 50-74% | 28.4% | 19.0% | 36.9% | 36.2% | 29.2% | 27.4% | 28.4% | 28.5% |
| 75% or more | 24.5% | 24.3% | 31.1% | 33.1% | 28.0% | 21.4% | 28.8% | 23.6% |
| Union presence | | | | | | | | |
| No union employees | 28.9% | 25.7% | 32.6% | 36.1% | 31.8% | 25.7% | 30.4% | 28.4% |
| Has union employees | 14.6% | 14.0% * | 9.8% | 11.5% | 15.9% | 14.7% | 12.3% | 14.8% |
| Unknown | 23.2% | 10.6% * | 38.4% | 41.2% | 31.4% | 22.0% | 25.8% | 23.1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.6% | 18.1% | 34.9% | 31.5% | 38.7% | 26.8% | 27.3% | 30.7% |
| Less than 50% low wage | 25.3% | 24.2% | 31.2% | 33.0% | 27.2% | 19.0% | 28.7% | 23.9% |
| Unknown | 23.8% | 14.9% * | 30.2% | 36.5% | 32.6% | 23.1% | 25.2% | 23.8% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3(1998) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.28% | 1.82% | 1.90% | 1.30% | 0.95% | 0.44% | 0.92% | 0.35% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1.36% | 2.62% | 7.69% * | 3.84% | 4.80% | 6.13% | 2.63% | 4.65% |
| Mining | 3.69% | 5.09% * | 5.06% * | 7.24% * | 11.14% * | 8.65% * | 6.02% * | 4.01% |
| Construction | 1.63% | 2.81% | 3.80% | 2.26% | 3.36% | 2.85% | 2.08% | 2.00% |
| Manufacturing | 0.66% | 6.62% | 2.81% | 1.75% | 1.11% | 0.87% | 2.93% | 0.71% |
| Transp., comm., util. | 1.34% | 5.38% | 8.24% * | 2.56% | 3.39% | 1.45% | 2.84% | 1.42% |
| Wholesale trade | 1.11% | 3.44% | 3.64% | 2.80% | 2.26% | 1.98% | 2.40% | 1.41% |
| Retail trade | 0.83% | 4.08% | 3.17% | 1.53% | 2.44% | 0.89% | 2.34% | 0.93% |
| Fin., ins., real est. | 0.41% | 4.79% | 4.97% | 3.30% | 1.10% | 0.79% | 2.79% | 0.50% |
| Services | 0.76% | 2.66% | 1.97% | 2.85% | 1.68% | 0.99% | 1.57% | 1.00% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.41% | 1.49% | 1.92% | 1.40% | 1.08% | 0.63% | 0.83% | 0.46% |
| For profit, unincorporated | 1.93% | 2.74% | 4.66% | 3.66% | 1.77% | 3.75% | 2.21% | 2.14% |
| Nonprofit | 1.67% | 4.95% | 3.15% | 3.15% | 2.08% | 1.62% | 2.70% | 1.56% |
| Unknown | 2.09% | ***** | ***** | 6.10% | 5.11% | 1.96% | 10.42% | 2.10% |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.25% | 1.80% | 4.90% | 3.29% | 3.72% | 3.09% | 2.43% | 3.11% |
| 5-9 years | 1.85% | 1.13% | 4.20% | 4.07% | 2.74% | 4.59% | 1.95% | 3.16% |
| 10-19 years | 1.26% | 1.81% | 2.14% | 1.63% | 2.54% | 2.96% | 0.98% | 2.01% |
| 20 or more years | 0.58% | 2.83% | 2.02% | 1.61% | 0.96% | 0.80% | 1.34% | 0.62% |
| Unknown | 0.41% | 1.65% * | 12.95% | 3.63% | 1.58% | 0.43% | 7.69% | 0.42% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.42% | 8.28% | 4.99% | 1.95% | 1.03% | 0.44% | 1.86% | 0.44% |
| 1 location only | 0.87% | 1.89% | 1.70% | 1.15% | 1.54% | 4.31% | 1.02% | 1.19% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.28% | 3.65% | 4.84% * | 4.14% | 3.32% | 2.72% | 3.59% | 1.94% |
| 25-49% | 3.12% | 3.85% | 2.80% | 5.00% | 2.90% | 4.58% | 2.24% | 3.86% |
| 50-74% | 1.32% | 1.63% | 5.90% | 2.09% | 3.54% | 2.11% | 2.31% | 1.65% |
| 75% or more | 0.39% | 1.94% | 2.00% | 1.35% | 0.85% | 0.51% | 1.06% | 0.45% |
| Union presence | | | | | | | | |
| No union employees | 0.60% | 2.39% | 2.07% | 1.03% | 0.79% | 0.77% | 1.34% | 0.60% |
| Has union employees | 0.65% | 6.24% * | 2.31% | 2.50% | 1.13% | 0.66% | 2.61% | 0.62% |
| Unknown | 1.13% | 6.74% * | 6.13% | 4.88% | 3.21% | 1.30% | 5.55% | 1.11% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.51% | 4.66% | 6.22% | 4.37% | 3.67% | 3.52% | 2.41% | 2.84% |
| Less than 50% low wage | 0.54% | 1.66% | 1.94% | 1.46% | 0.91% | 1.00% | 0.86% | 0.62% |
| Unknown | 0.59% | 5.40% * | 7.24% | 3.69% | 2.30% | 0.58% | 4.11% | 0.62% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. D. 3. a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 26.1% | 27.5% | 33.7% | 34.1% | 29.3% | 22.9% | 30.4% | 25.1% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 30.1% | 6.0% * | 25.6% * | 30.5% * | 25.2% | 54.6% | 11.1% * | 45.7% |
| Mining | 22.1% * | 9.9% * | 37.8% * | 14.3% * | 26.8% * | 22.9% | 22.8% * | 21.9% * |
| Construction | 32.5% | 24.1% * | 28.8% | 38.9% | 42.9% | 25.7% * | 31.3% | 35.4% |
| Manufacturing | 20.1% | 37.6% | 31.0% | 27.8% | 25.6% | 15.4% | 31.8% | 18.3% |
| Transp., commu., util. | 16.9% | 35.6% | 29.2% * | 26.2% | 17.6% * | 14.9% | 29.9% | 15.9% |
| Wholesale trade | 25.5% | 18.9% * | 17.9% * | 28.8% | 36.2% | 23.8% | 20.3% | 27.3% |
| Retail trade | 33.1% | 17.9% | 36.6% | 45.5% | 40.0% | 31.0% | 27.6% | 34.7% |
| Fin., ins., real est. | 27.0% | 32.8% | 21.7% | 33.2% | 24.5% | 26.7% | 30.8% | 26.6% |
| Services | 30.3% | 28.1% | 44.5% | 35.7% | 31.9% | 27.6% | 34.4% | 29.3% |
| Ownership | | | | | | | | |
| For profit, incorporated | 26.0% | 26.9% | 34.4% | 34.1% | 30.4% | 22.7% | 30.2% | 25.0% |
| For profit, unincorporated | 30.8% | 30.5% | 40.9% | 42.0% | 30.4% | 25.5% | 34.4% | 28.6% |
| Nonprofit | 25.4% | 27.2% | 22.4% | 30.4% | 25.8% | 24.3% | 26.7% | 25.2% |
| Unknown | 23.1% | ***** | ***** | 34.5% * | 37.7% | 21.9% | ***** | 23.1% |
| Age of firm | | | | | | | | |
| Less than 5 years | 27.5% | 22.9% | 44.9% | 30.0% | 24.2% * | 23.7% | 29.3% | 25.5% |
| 5-9 years | 37.9% | 29.3% | 49.0% | 51.3% | 28.0% | 36.0% | 40.7% | 34.1% |
| 10-19 years | 31.4% | 22.7% | 35.3% | 35.6% | 35.5% | 27.5% | 29.4% | 32.7% |
| 20 or more years | 24.6% | 30.8% | 25.1% | 32.0% | 28.0% | 20.7% | 28.3% | 23.8% |
| Unknown | 24.8% | 4.3% * | ***** | 30.0% | 30.2% | 24.4% | 18.4% * | 24.8% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.2% | 29.8% | 48.8% | 32.4% | 28.2% | 22.6% | 37.1% | 23.9% |
| 1 location only | 31.8% | 27.5% | 31.4% | 34.7% | 33.3% | 38.9% | 29.6% | 36.1% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 27.1% | 29.1% | 7.3% * | 22.4% * | 34.9% | 29.0% | 17.1% | 31.3% |
| 25-49% | 29.3% | 19.4% | 24.9% | 34.1% | 37.8% | 26.7% | 25.6% | 29.9% |
| 50-74% | 27.5% | 17.6% | 39.9% | 33.2% | 26.8% | 27.0% | 28.4% | 27.3% |
| 75% or more | 25.8% | 28.6% | 33.5% | 34.3% | 29.5% | 22.4% | 30.8% | 24.7% |
| Union presence | | | | | | | | |
| No union employees | 30.7% | 30.8% | 35.5% | 35.7% | 34.4% | 27.1% | 32.6% | 30.0% |
| Has union employees | 15.9% | 13.2% * | 4.0% * | 19.5% * | 16.6% | 15.9% | 12.8% * | 16.1% |
| Unknown | 23.0% | 31.0% * | 35.9% * | 37.1% | 26.3% | 22.2% | 31.3% | 22.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.6% | 10.5% * | 47.1% | 26.3% | 46.2% | 24.1% | 27.4% | 30.7% |
| Less than 50% low wage | 26.5% | 28.2% | 32.9% | 34.4% | 29.1% | 19.2% | 30.4% | 24.9% |
| Unknown | 25.2% | 26.9% * | 31.4% * | 39.3% | 28.2% | 25.0% | 34.3% | 25.2% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3.a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.78% | 2.05% | 2.48% | 1.28% | 1.73% | 0.76% | 1.12% | 0.68% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 5.70% | 2.90% * | 12.07% * | 10.74% * | 7.09% | 13.34% | 10.55% * | 11.33% * |
| Mining | 8.92% * | 5.26% * | 12.03% * | 4.53% * | 12.13% * | 6.22% | 7.37% * | 8.88% * |
| Construction | 2.42% | 9.59% * | 7.69% | 3.50% | 7.35% | 9.38% * | 3.46% | 3.59% |
| Manufacturing | 1.56% | 7.44% | 7.05% | 2.54% | 1.74% | 1.56% | 4.50% | 1.27% |
| Transp., commu., util. | 1.76% | 9.04% | 11.09% * | 7.32% | 8.15% * | 2.29% | 7.46% | 1.92% |
| Wholesale trade | 1.81% | 6.82% * | 6.55% * | 5.11% | 5.95% | 1.85% | 3.79% | 2.19% |
| Retail trade | 1.63% | 5.32% | 5.87% | 2.75% | 4.24% | 2.32% | 4.27% | 1.81% |
| Fin., ins., real est. | 1.26% | 8.10% | 4.74% | 7.22% | 2.37% | 1.72% | 5.66% | 1.21% |
| Services | 1.29% | 3.25% | 3.54% | 2.20% | 3.14% | 1.44% | 1.86% | 1.43% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.93% | 2.50% | 3.09% | 1.35% | 2.12% | 0.85% | 1.61% | 0.80% |
| For profit, unincorporated | 3.85% | 4.33% | 3.62% | 6.40% | 5.72% | 6.09% | 3.19% | 5.76% |
| Nonprofit | 2.14% | 4.11% | 4.43% | 4.56% | 4.09% | 2.10% | 3.03% | 2.31% |
| Unknown | 2.52% | ***** | ***** | 10.90% * | 5.06% | 2.51% | ***** | 2.52% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.95% | 3.77% | 6.45% | 6.52% | 8.19% * | 2.87% | 4.41% | 2.01% |
| 5-9 years | 2.44% | 2.89% | 6.31% | 2.10% | 5.45% | 6.57% | 3.12% | 4.19% |
| 10-19 years | 2.08% | 3.15% | 3.16% | 2.60% | 5.15% | 4.15% | 1.29% | 3.56% |
| 20 or more years | 1.20% | 4.27% | 2.31% | 1.90% | 2.28% | 1.43% | 1.88% | 1.25% |
| Unknown | 1.01% | 1.78% * | ***** | 7.35% | 5.35% | 0.82% | 7.38% * | 1.00% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.60% | 8.59% | 6.93% | 3.75% | 1.77% | 0.73% | 4.02% | 0.59% |
| 1 location only | 1.19% | 2.09% | 1.52% | 1.18% | 2.41% | 5.84% | 1.13% | 1.71% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.91% | 7.29% | 9.98% * | 6.87% * | 6.66% | 5.97% | 3.34% | 3.47% |
| 25-49% | 2.85% | 5.71% | 4.34% | 4.91% | 6.30% | 4.48% | 3.65% | 3.53% |
| 50-74% | 2.36% | 3.37% | 5.93% | 4.10% | 6.88% | 2.80% | 2.62% | 2.94% |
| 75% or more | 0.80% | 2.60% | 2.57% | 1.38% | 1.43% | 0.88% | 1.22% | 0.72% |
| Union presence | | | | | | | | |
| No union employees | 1.13% | 2.90% | 2.31% | 1.45% | 1.34% | 1.14% | 1.54% | 0.95% |
| Has union employees | 0.99% | 7.54% * | 3.59% * | 6.73% * | 2.05% | 1.15% | 7.17% * | 1.05% |
| Unknown | 1.52% | 9.61% * | 11.52% * | 7.19% | 4.34% | 1.62% | 7.13% | 1.61% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 4.65% | 6.74% * | 11.18% | 6.33% | 5.07% | 4.80% | 6.53% | 4.68% |
| Less than 50% low wage | 1.00% | 1.91% | 2.66% | 1.72% | 2.10% | 1.10% | 1.22% | 0.95% |
| Unknown | 0.93% | 10.07% * | 10.03% * | 6.89% | 3.75% | 0.92% | 7.30% | 0.93% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 25.1% | 21.3% | 32.7% | 32.4% | 28.2% | 22.3% | 28.4% | 24.5% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 24.0% | 14.7% * | 25.8% | 17.6% * | 25.7% | 26.2% * | 20.7% | 25.4% |
| Mining | 16.2% * | ***** | 3.3% * | 19.9% * | 12.7% * | 20.1% * | 3.5% | 17.0% * |
| Construction | 25.8% | 13.4% | 25.2% | 36.9% | 25.4% | 27.1% | 24.4% | 27.1% |
| Manufacturing | 17.3% | 30.5% | 24.8% | 23.9% | 21.4% | 14.2% | 27.9% | 16.3% |
| Transp., comm., util. | 16.5% | 28.3% | 20.4% * | 26.5% | 24.1% | 14.2% | 24.5% | 15.8% |
| Wholesale trade | 26.9% | 14.3% * | 37.7% | 31.7% | 26.1% | 25.9% | 30.3% | 26.2% |
| Retail trade | 33.6% | 19.7% | 32.2% | 39.0% | 37.4% | 33.2% | 28.5% | 34.5% |
| Fin., ins., real est. | 27.3% | 24.1% | 31.7% | 29.1% | 32.0% | 25.9% | 26.3% | 27.4% |
| Services | 29.4% | 23.6% | 38.6% | 37.6% | 33.1% | 25.4% | 30.8% | 29.1% |
| Ownership | | | | | | | | |
| For profit, incorporated | 24.8% | 21.8% | 32.6% | 33.5% | 28.0% | 21.7% | 29.7% | 23.9% |
| For profit, unincorporated | 30.2% | 26.4% | 36.2% | 29.3% | 28.7% | 33.3% | 30.1% | 30.3% |
| Nonprofit | 24.4% | 11.2% * | 31.0% | 26.6% | 26.4% | 23.7% | 19.1% | 25.7% |
| Unknown | 26.3% | ***** | ***** | 38.8% | 44.0% | 24.3% | 34.8% | 26.3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 28.7% | 23.9% | 44.8% | 32.6% | 28.6% | 14.2% * | 33.8% | 22.6% |
| 5-9 years | 29.5% | 21.3% | 31.4% | 43.0% | 26.6% | 21.3% | 30.1% | 29.0% |
| 10-19 years | 30.9% | 22.1% | 32.0% | 34.8% | 35.9% | 25.7% | 28.6% | 32.3% |
| 20 or more years | 23.2% | 19.8% | 30.3% | 29.7% | 26.1% | 18.5% | 26.4% | 22.4% |
| Unknown | 24.8% | ***** | 42.9% * | 37.1% | 28.4% | 24.4% | 46.7% | 24.7% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 24.3% | 32.7% | 22.9% | 32.0% | 28.8% | 22.7% | 29.7% | 24.1% |
| 1 location only | 27.7% | 20.9% | 34.1% | 32.6% | 26.5% | 11.4% | 28.2% | 27.0% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 21.1% | 9.6% * | 11.6% * | 15.3% * | 26.9% | 29.2% | 13.5% | 24.6% |
| 25-49% | 21.9% | 20.4% | 25.4% | 25.0% | 30.9% | 19.8% | 20.6% | 22.1% |
| 50-74% | 29.5% | 20.2% | 42.8% | 36.2% | 30.8% | 28.1% | 30.5% | 29.3% |
| 75% or more | 24.9% | 21.5% | 32.2% | 32.5% | 27.9% | 22.0% | 28.6% | 24.2% |
| Union presence | | | | | | | | |
| No union employees | 28.6% | 22.5% | 33.6% | 36.2% | 30.8% | 25.5% | 30.0% | 28.2% |
| Has union employees | 14.6% | 18.1% * | 14.1% | 9.1% | 15.8% | 14.8% | 14.0% | 14.7% |
| Unknown | 24.4% | 8.4% * | 42.3% | 36.9% | 32.8% | 22.9% | 24.6% | 24.4% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 30.4% | 27.7% | 22.5% | 29.4% | 37.3% | 29.5% | 26.9% | 31.7% |
| Less than 50% low wage | 25.4% | 21.8% | 33.0% | 32.5% | 26.7% | 19.5% | 28.8% | 24.2% |
| Unknown | 24.5% | 11.6% * | 30.7% | 33.4% | 34.0% | 23.7% | 21.1% | 24.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. D. 3. b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.49% | 1.86% | 1.76% | 1.47% | 1.01% | 0.57% | 0.96% | 0.55% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 1.84% | 6.36% * | 7.46% | 5.71% * | 5.44% | 9.26% * | 4.33% | 5.09% |
| Mining | 5.34% * | ***** | 2.15% * | 8.32% * | 11.02% * | 8.83% * | 7.41% * | 5.54% * |
| Construction | 1.99% | 2.83% | 4.15% | 3.95% | 4.24% | 2.78% | 2.41% | 2.43% |
| Manufacturing | 0.93% | 5.76% | 4.12% | 2.42% | 1.72% | 1.03% | 2.29% | 0.84% |
| Transp., comm., util. | 1.94% | 7.66% | 10.49% * | 3.09% | 2.86% | 2.32% | 4.37% | 2.06% |
| Wholesale trade | 1.52% | 5.22% * | 4.15% | 3.57% | 1.88% | 2.72% | 3.51% | 1.88% |
| Retail trade | 0.99% | 4.35% | 3.38% | 2.33% | 2.51% | 1.13% | 2.24% | 1.08% |
| Fin., ins., real est. | 0.67% | 5.87% | 5.63% | 3.24% | 2.56% | 0.74% | 2.56% | 0.65% |
| Services | 1.06% | 2.19% | 2.59% | 2.94% | 1.38% | 1.71% | 1.37% | 1.34% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.53% | 1.77% | 1.79% | 1.60% | 1.27% | 0.78% | 0.83% | 0.58% |
| For profit, unincorporated | 2.17% | 3.10% | 6.16% | 4.44% | 4.42% | 3.62% | 3.26% | 2.13% |
| Nonprofit | 1.87% | 3.83% * | 3.94% | 3.15% | 2.12% | 2.91% | 2.35% | 2.20% |
| Unknown | 2.30% | ***** | ***** | 7.06% | 5.65% | 2.11% | 10.42% | 2.31% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.31% | 2.49% | 5.52% | 3.94% | 4.67% | 4.41% * | 3.35% | 4.59% |
| 5-9 years | 2.80% | 2.79% | 3.64% | 4.49% | 3.39% | 4.86% | 2.00% | 4.64% |
| 10-19 years | 1.53% | 2.99% | 3.59% | 2.24% | 2.36% | 2.90% | 1.56% | 2.09% |
| 20 or more years | 0.76% | 2.29% | 2.10% | 1.68% | 1.22% | 1.04% | 1.08% | 0.83% |
| Unknown | 0.56% | ***** | 13.22% * | 4.07% | 1.87% | 0.57% | 8.17% | 0.56% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.65% | 4.33% | 4.12% | 2.18% | 1.23% | 0.61% | 1.60% | 0.67% |
| 1 location only | 0.89% | 1.83% | 1.92% | 1.52% | 1.13% | 3.02% | 1.06% | 1.46% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.21% | 4.70% * | 7.06% * | 5.14% * | 5.59% | 3.58% | 4.73% * | 2.58% |
| 25-49% | 4.21% | 6.12% | 3.86% | 7.33% | 3.14% | 5.57% | 3.92% | 4.81% |
| 50-74% | 1.37% | 2.71% | 8.30% | 3.42% | 2.92% | 2.57% | 2.82% | 1.77% |
| 75% or more | 0.61% | 2.02% | 1.65% | 1.55% | 1.10% | 0.62% | 0.97% | 0.64% |
| Union presence | | | | | | | | |
| No union employees | 0.69% | 1.56% | 2.06% | 0.83% | 1.15% | 1.04% | 1.10% | 0.93% |
| Has union employees | 0.91% | 6.80% * | 3.92% | 2.39% | 1.25% | 0.99% | 2.65% | 0.93% |
| Unknown | 1.55% | 11.74% * | 8.75% | 5.72% | 4.05% | 1.72% | 8.36% * | 1.55% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.01% | 7.77% | 6.46% | 4.05% | 3.80% | 3.71% | 4.10% | 2.73% |
| Less than 50% low wage | 0.83% | 1.75% | 1.95% | 1.57% | 0.98% | 1.22% | 0.87% | 0.94% |
| Unknown | 0.66% | 5.07% * | 9.04% | 4.25% | 2.56% | 0.65% | 4.67% | 0.70% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. D. 3. c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|----------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 20. 7% | 23. 0% | 20. 7% | 34. 5% | 25. 4% | 17. 9% | 25. 3% | 19. 7% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 16. 7% * | | | | | | 18. 2% * | 13. 4% |
| Mining | 13. 3% | | | | | | 1. 1% * | 14. 0% |
| Construction | 19. 6% | | | | | | 18. 9% * | 21. 1% |
| Manufacturing | 15. 3% | | | | | | 29. 0% | 14. 7% |
| Transp., commu., util. | 15. 0% | | | | | | 19. 2% * | 14. 8% |
| Wholesale trade | 22. 4% | | | | | | 23. 0% * | 22. 3% |
| Retail trade | 29. 9% | | | | | | 31. 5% | 29. 4% |
| Fin., ins., real est. | 25. 2% | | | | | | 17. 4% | 26. 6% |
| Services | 28. 3% | | | | | | 27. 7% | 28. 7% |
| Ownership | | | | | | | | |
| For profit, incorporated | 20. 1% | | | | | | 25. 2% | 19. 2% |
| For profit, unincorporated | 23. 8% | | | | | | 23. 5% | 24. 0% |
| Nonprofit | 23. 6% | | | | | | 26. 8% | 21. 8% |
| Unknown | 24. 3% | | | | | | ***** | 24. 3% |
| Age of firm | | | | | | | | |
| Less than 5 years | 17. 5% | | | | | | 16. 7% * | 18. 7% * |
| 5-9 years | 24. 0% | | | | | | 21. 4% | 26. 5% |
| 10-19 years | 25. 0% | | | | | | 23. 1% | 27. 4% |
| 20 or more years | 19. 5% | | | | | | 28. 5% | 17. 3% |
| Unknown | 21. 5% | | | | | | 21. 1% * | 21. 5% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 19. 6% | | | | | | 37. 2% | 19. 1% |
| 1 location only | 24. 9% | | | | | | 23. 4% | 29. 8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 16. 1% | | | | | | 13. 7% * | 17. 8% * |
| 25-49% | 20. 5% | | | | | | 24. 6% | 20. 0% |
| 50-74% | 26. 3% | | | | | | 22. 6% | 27. 8% |
| 75% or more | 20. 3% | | | | | | 25. 8% | 19. 2% |
| Union presence | | | | | | | | |
| No union employees | 26. 3% | | | | | | 27. 7% | 25. 7% |
| Has union employees | 12. 6% | | | | | | 6. 6% * | 13. 0% |
| Unknown | 19. 3% | | | | | | 28. 7% | 19. 1% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 27. 1% | | | | | | 28. 2% | 26. 2% |
| Less than 50% low wage | 22. 0% | | | | | | 24. 8% | 20. 7% |
| Unknown | 18. 9% | | | | | | 36. 7% | 18. 7% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3.c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|---------------------------|----------------------|----------------------|----------------------|---------------------------|---------------------------|-------------------------|
| United States | 0.81% | 3.80% | 4.11% | 4.15% | 1.48% | 1.15% | 3.01% | 0.90% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 5.64% * | | | | | | 6.24% * | 3.89% |
| Mining | 2.59% | | | | | | 2.87% * | 2.77% |
| Construction | 4.67% | | | | | | 6.18% * | 5.83% |
| Manufacturing | 1.19% | | | | | | 6.46% | 1.06% |
| Transp., commu., util. | 2.11% | | | | | | 6.71% * | 2.47% |
| Wholesale trade | 2.65% | | | | | | 6.97% * | 2.28% |
| Retail trade | 2.11% | | | | | | 3.06% | 1.99% |
| Fin., ins., real est. | 1.73% | | | | | | 5.10% | 1.59% |
| Services | 2.63% | | | | | | 5.25% | 2.60% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.89% | | | | | | 2.14% | 0.91% |
| For profit, unincorporated | 2.64% | | | | | | 3.67% | 3.72% |
| Nonprofit | 4.00% | | | | | | 7.01% | 2.66% |
| Unknown | 3.11% | | | | | | ***** | 3.11% |
| Age of firm | | | | | | | | |
| Less than 5 years | 4.87% | | | | | | 5.79% * | 6.42% * |
| 5-9 years | 3.66% | | | | | | 3.93% | 5.53% |
| 10-19 years | 2.38% | | | | | | 3.46% | 2.36% |
| 20 or more years | 1.71% | | | | | | 4.48% | 1.48% |
| Unknown | 0.80% | | | | | | 8.17% * | 0.87% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.11% | | | | | | 5.47% | 0.96% |
| 1 location only | 2.40% | | | | | | 2.86% | 2.76% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 4.62% | | | | | | 6.10% * | 5.72% * |
| 25-49% | 2.96% | | | | | | 5.89% | 4.43% |
| 50-74% | 1.77% | | | | | | 3.88% | 1.42% |
| 75% or more | 1.06% | | | | | | 3.97% | 1.06% |
| Union presence | | | | | | | | |
| No union employees | 1.11% | | | | | | 3.73% | 0.92% |
| Has union employees | 1.07% | | | | | | 3.22% * | 1.07% |
| Unknown | 2.23% | | | | | | 8.39% | 2.41% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.82% | | | | | | 5.72% | 3.57% |
| Less than 50% low wage | 1.68% | | | | | | 3.30% | 1.16% |
| Unknown | 1.10% | | | | | | 8.24% | 1.10% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 51.7% | 42.5% | 40.9% | 42.1% | 49.7% | 57.9% | 40.9% | 54.8% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 48.0% | 47.1% | 42.5% | 56.1% | 56.8% | 47.3% | 46.1% | 49.1% |
| Mining | 67.2% | 61.1% | 73.8% | 55.7% | 76.2% | 65.3% | 55.2% | 68.2% |
| Construction | 51.0% | 55.5% | 48.0% | 45.8% | 54.7% | 54.0% | 50.4% | 51.7% |
| Manufacturing | 58.7% | 47.2% | 44.9% | 46.8% | 53.9% | 64.5% | 44.6% | 60.8% |
| Transp., comm., util. | 58.6% | 41.9% | 43.2% | 45.4% | 50.5% | 63.5% | 42.1% | 60.8% |
| Wholesale trade | 56.7% | 43.9% | 46.8% | 47.3% | 54.2% | 63.4% | 45.0% | 60.3% |
| Retail trade | 43.5% | 40.1% | 37.6% | 37.7% | 43.7% | 45.9% | 37.3% | 45.2% |
| Fin., ins., real est. | 54.6% | 40.1% | 40.2% | 45.0% | 52.4% | 59.4% | 41.2% | 57.1% |
| Services | 46.1% | 38.6% | 36.8% | 37.3% | 45.2% | 54.1% | 37.0% | 49.8% |
| Unknown | 100.0% | 100.0% | ***** | ***** | ***** | ***** | 100.0% | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 52.7% | 42.8% | 41.4% | 42.7% | 51.1% | 58.5% | 41.3% | 55.8% |
| For profit, unincorporated | 45.1% | 36.6% | 38.4% | 41.1% | 49.3% | 56.5% | 36.9% | 52.0% |
| Nonprofit | 47.1% | 50.1% | 38.8% | 37.2% | 43.9% | 54.3% | 42.7% | 48.3% |
| Unknown | 56.7% | ***** | ***** | 76.6% | 60.4% | 55.8% | 67.9% * | 56.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 41.0% | 35.9% | 38.3% | 35.0% | 46.7% | 55.8% | 36.0% | 49.0% |
| 5-9 years | 41.6% | 39.9% | 38.4% | 36.8% | 47.7% | 47.3% | 37.5% | 46.5% |
| 10-19 years | 43.8% | 41.6% | 38.3% | 38.6% | 49.7% | 50.1% | 38.9% | 48.2% |
| 20 or more years | 52.3% | 46.1% | 43.8% | 44.4% | 49.0% | 60.0% | 44.1% | 54.7% |
| Unknown | 57.4% | 57.4% | 39.6% * | 62.0% | 56.6% | 57.4% | 56.4% | 57.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 55.7% | 41.4% | 41.6% | 45.0% | 51.6% | 57.9% | 41.4% | 56.3% |
| 1 location only | 42.5% | 42.5% | 40.8% | 40.8% | 44.6% | 56.7% | 40.9% | 45.6% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 39.2% | 39.7% | 52.5% | 38.1% | 34.6% | 42.7% | 41.6% | 38.3% |
| 25-49% | 42.4% | 37.2% | 26.5% | 34.7% | 39.2% | 46.3% | 32.1% | 44.5% |
| 50-74% | 48.2% | 39.8% | 36.1% | 37.1% | 46.7% | 55.5% | 38.5% | 51.2% |
| 75% or more | 52.6% | 43.0% | 41.8% | 42.8% | 50.6% | 58.8% | 41.4% | 55.7% |
| Union presence | | | | | | | | |
| No union employees | 47.9% | 39.5% | 40.6% | 40.9% | 46.7% | 54.8% | 39.4% | 51.2% |
| Has union employees | 62.2% | 58.9% | 51.6% | 55.1% | 56.6% | 64.8% | 55.4% | 62.8% |
| Unknown | 58.1% | 67.5% | 32.1% | 35.0% | 68.2% | 57.9% | 48.2% | 58.7% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 35.8% | 37.8% | 35.1% | 32.9% | 29.6% | 41.7% | 35.2% | 36.2% |
| Less than 50% low wage | 48.6% | 41.9% | 41.1% | 42.3% | 49.0% | 58.1% | 40.9% | 52.5% |
| Unknown | 58.2% | 58.5% | 42.3% | 50.2% | 60.5% | 58.3% | 49.9% | 58.4% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.50% | 1.94% | 1.18% | 0.63% | 1.11% | 0.46% | 1.06% | 0.43% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 2.14% | 4.84% | 9.68% | 4.59% | 9.59% | 3.90% | 4.72% | 3.50% |
| Mining | 7.30% | 15.91% | 17.85% | 13.51% | 5.46% | 5.74% | 11.96% | 4.61% |
| Construction | 2.15% | 3.47% | 1.72% | 2.65% | 5.29% | 3.75% | 2.15% | 3.49% |
| Manufacturing | 0.77% | 4.06% | 2.87% | 1.29% | 1.39% | 1.18% | 1.48% | 0.79% |
| Transp., commu., util. | 1.67% | 4.66% | 4.84% | 4.03% | 4.63% | 2.06% | 2.69% | 1.87% |
| Wholesale trade | 1.30% | 3.57% | 3.13% | 2.71% | 3.33% | 1.52% | 2.04% | 1.44% |
| Retail trade | 0.50% | 3.01% | 2.48% | 1.36% | 2.10% | 0.79% | 1.47% | 0.75% |
| Fin., ins., real est. | 0.87% | 2.39% | 5.10% | 3.01% | 2.27% | 1.05% | 1.98% | 0.81% |
| Services | 0.75% | 2.23% | 1.05% | 1.86% | 2.19% | 0.72% | 1.33% | 0.85% |
| Unknown | 29.81% | 29.81% | ***** | ***** | ***** | ***** | 29.81% | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.45% | 1.54% | 1.42% | 0.66% | 1.37% | 0.59% | 0.75% | 0.47% |
| For profit, unincorporated | 1.08% | 2.06% | 2.56% | 3.01% | 2.11% | 3.54% | 1.29% | 1.91% |
| Nonprofit | 1.63% | 5.58% | 2.57% | 1.27% | 1.83% | 1.62% | 3.73% | 1.39% |
| Unknown | 1.60% | ***** | ***** | 12.21% | 4.31% | 1.39% | 20.44% * | 1.60% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.60% | 2.00% | 1.09% | 3.72% | 3.64% | 1.82% | 1.66% | 2.11% |
| 5-9 years | 0.73% | 1.28% | 3.31% | 2.30% | 2.12% | 2.92% | 1.30% | 0.89% |
| 10-19 years | 1.08% | 2.05% | 1.50% | 1.33% | 2.91% | 2.00% | 1.46% | 1.26% |
| 20 or more years | 0.57% | 3.46% | 1.83% | 0.96% | 0.88% | 0.55% | 1.46% | 0.43% |
| Unknown | 0.64% | 16.34% | 11.92% * | 7.16% | 1.87% | 0.59% | 6.21% | 0.65% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.52% | 5.06% | 2.07% | 1.33% | 1.29% | 0.47% | 0.66% | 0.54% |
| 1 location only | 0.98% | 1.99% | 1.20% | 0.97% | 2.04% | 2.84% | 1.21% | 1.10% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.89% | 3.97% | 7.87% | 6.59% | 3.54% | 2.18% | 3.80% | 3.28% |
| 25-49% | 1.50% | 3.17% | 2.39% | 2.26% | 3.27% | 2.65% | 1.63% | 2.07% |
| 50-74% | 1.43% | 2.29% | 2.68% | 2.82% | 2.62% | 1.96% | 2.38% | 1.53% |
| 75% or more | 0.55% | 2.12% | 1.29% | 0.63% | 1.23% | 0.58% | 1.04% | 0.47% |
| Union presence | | | | | | | | |
| No union employees | 0.57% | 0.97% | 1.27% | 0.90% | 0.73% | 0.67% | 0.68% | 0.59% |
| Has union employees | 1.00% | 7.42% | 5.07% | 2.95% | 2.37% | 1.17% | 3.44% | 1.15% |
| Unknown | 1.57% | 10.37% | 5.34% | 5.13% | 6.01% | 1.45% | 7.64% | 1.72% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 1.58% | 3.14% | 4.93% | 2.02% | 2.82% | 3.08% | 1.40% | 2.57% |
| Less than 50% low wage | 0.51% | 1.55% | 1.36% | 0.64% | 0.85% | 0.63% | 0.93% | 0.35% |
| Unknown | 0.62% | 9.16% | 4.47% | 4.19% | 3.35% | 0.43% | 6.58% | 0.60% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 18.7% | 47.3% | 35.7% | 21.6% | 13.7% | 14.6% | 37.7% | 14.6% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 44.6% | 81.4% | 48.0% | 35.9% | 15.3% * | 37.6% * | 60.0% | 36.1% |
| Mining | 45.1% | 94.7% | 63.6% * | 20.3% * | 60.9% | 37.6% | 80.1% | 42.8% |
| Construction | 38.3% | 72.3% | 51.5% | 26.8% | 15.5% | 2.8% * | 54.6% | 16.6% |
| Manufacturing | 20.0% | 15.7% * | 36.0% | 27.2% | 17.3% | 19.2% | 26.5% | 19.3% |
| Transp., commu., util. | 31.1% | 40.1% | 51.2% | 27.2% | 9.8% * | 34.1% | 40.2% | 30.2% |
| Wholesale trade | 12.4% | 64.7% | 28.6% | 20.0% | 11.7% | 4.5% | 36.3% | 6.9% |
| Retail trade | 13.1% | 50.5% | 32.0% | 18.0% | 9.3% * | 7.1% | 36.8% | 7.9% |
| Fin., ins., real est. | 7.8% | 42.7% | 37.7% | 20.3% * | 4.9% * | 2.8% * | 39.8% | 3.5% * |
| Services | 17.1% | 43.1% | 30.2% | 16.9% | 12.6% | 11.4% | 34.8% | 11.8% |
| Unknown | 100.0% | 100.0% | ***** | ***** | ***** | ***** | 100.0% | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 18.3% | 44.6% | 34.6% | 21.0% | 13.0% | 15.1% | 35.3% | 14.9% |
| For profit, unincorporated | 23.5% | 44.0% | 39.7% | 20.6% | 15.4% * | 10.6% * | 39.5% | 13.9% |
| Nonprofit | 23.2% | 63.7% | 41.9% | 28.4% | 16.5% | 15.3% | 50.7% | 16.1% |
| Unknown | 7.9% * | ***** | ***** | ***** | 8.5% * | 8.2% * | ***** | 8.0% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 27.8% | 51.8% | 28.8% | 27.2% | 8.3% * | 13.8% * | 39.7% | 14.1% |
| 5-9 years | 23.4% | 54.5% | 27.6% | 13.3% * | 14.1% * | 3.3% * | 36.3% | 11.4% |
| 10-19 years | 25.4% | 47.1% | 34.9% | 21.3% | 10.8% | 24.4% | 37.7% | 16.6% |
| 20 or more years | 22.9% | 44.0% | 39.9% | 23.2% | 16.2% | 21.1% | 37.7% | 19.5% |
| Unknown | 9.2% | 83.3% | ***** | 4.9% * | 5.0% | 9.5% | 24.3% * | 9.2% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 14.4% | 29.6% | 35.0% | 19.4% | 12.3% | 14.2% | 26.9% | 14.0% |
| 1 location only | 31.9% | 47.7% | 35.8% | 22.7% | 18.0% | 32.0% | 39.2% | 19.8% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 31.7% | 72.2% | 73.2% | 56.9% | 6.5% * | 5.3% * | 66.5% | 16.2% |
| 25-49% | 25.9% | 62.9% | 44.9% | 24.3% | 14.7% | 24.1% | 48.2% | 22.6% |
| 50-74% | 15.8% | 60.3% | 37.6% | 22.0% | 10.6% * | 7.6% | 45.8% | 8.9% |
| 75% or more | 18.6% | 45.2% | 35.0% | 21.1% | 14.1% | 14.7% | 36.3% | 14.8% |
| Union presence | | | | | | | | |
| No union employees | 14.3% | 47.3% | 33.5% | 17.7% | 9.2% | 6.4% | 35.7% | 7.8% |
| Has union employees | 30.7% | 34.7% * | 72.5% | 49.6% | 30.6% | 28.0% | 48.2% | 29.3% |
| Unknown | 18.8% | 83.7% | 10.9% * | 14.1% * | 8.9% * | 17.8% | 55.8% | 16.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 29.8% | 72.7% | 32.1% | 32.8% | 9.9% * | 21.4% | 50.6% | 19.5% |
| Less than 50% low wage | 23.2% | 44.5% | 36.3% | 21.7% | 15.5% | 19.6% | 36.5% | 18.0% |
| Unknown | 11.8% | 73.4% | 20.8% * | 9.5% * | 4.3% | 11.6% | 52.2% | 11.1% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.87% | 4.47% | 2.01% | 2.04% | 1.34% | 1.22% | 1.57% | 1.15% |
| Industry group | | | | | | | | |
| Agric., fish., forest. | 5.10% | 3.16% | 12.31% | 10.57% | 4.80% * | 12.70% * | 5.13% | 10.36% |
| Mining | 10.18% | 24.49% | 19.33% * | 9.24% * | 17.06% | 9.27% | 19.36% | 10.34% |
| Construction | 3.41% | 4.90% | 4.62% | 4.97% | 4.54% | 2.21% * | 3.85% | 2.82% |
| Manufacturing | 2.18% | 11.03% * | 3.94% | 3.87% | 1.67% | 3.05% | 3.10% | 2.35% |
| Transp., commu., util. | 3.19% | 5.37% | 7.90% | 4.66% | 4.92% * | 5.04% | 4.25% | 3.52% |
| Wholesale trade | 1.12% | 4.69% | 4.66% | 5.17% | 3.39% | 1.10% | 2.29% | 1.26% |
| Retail trade | 1.13% | 5.40% | 4.51% | 2.11% | 4.72% * | 1.23% | 2.58% | 1.35% |
| Fin., ins., real est. | 1.00% | 4.72% | 8.81% | 6.32% * | 1.62% * | 1.30% * | 4.42% | 1.12% * |
| Services | 1.20% | 5.31% | 1.98% | 2.05% | 2.75% | 1.98% | 2.52% | 1.86% |
| Unknown | 29.81% | 29.81% | ***** | ***** | ***** | ***** | 29.81% | ***** |
| Ownership | | | | | | | | |
| For profit, incorporated | 1.01% | 4.63% | 2.44% | 1.99% | 1.08% | 1.37% | 1.41% | 1.15% |
| For profit, unincorporated | 2.31% | 4.55% | 6.93% | 5.08% | 6.25% * | 4.15% * | 3.65% | 2.99% |
| Nonprofit | 1.81% | 7.57% | 4.01% | 3.77% | 3.14% | 3.86% | 4.42% | 2.29% |
| Unknown | 2.74% * | ***** | ***** | ***** | 3.90% * | 2.87% * | ***** | 2.74% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 2.49% | 4.22% | 5.63% | 5.99% | 3.14% * | 5.03% * | 2.98% | 3.97% |
| 5-9 years | 2.02% | 2.65% | 5.01% | 4.19% * | 5.54% * | 3.28% * | 2.46% | 3.08% |
| 10-19 years | 1.87% | 5.61% | 2.38% | 2.80% | 2.13% | 4.63% | 2.84% | 2.17% |
| 20 or more years | 1.24% | 5.62% | 3.08% | 2.40% | 1.80% | 2.69% | 2.26% | 1.85% |
| Unknown | 1.25% | 24.95% | ***** | 4.12% * | 1.39% | 1.30% | 10.02% * | 1.24% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 1.05% | 7.33% | 6.72% | 3.08% | 1.51% | 1.19% | 2.33% | 1.06% |
| 1 location only | 1.19% | 4.51% | 2.00% | 1.82% | 2.27% | 7.91% | 1.85% | 2.50% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 5.21% | 4.55% | 9.29% | 6.88% | 4.11% * | 4.32% * | 5.85% | 4.25% |
| 25-49% | 3.05% | 8.40% | 4.88% | 5.75% | 3.83% | 5.35% | 4.54% | 4.16% |
| 50-74% | 1.95% | 3.23% | 6.02% | 3.13% | 3.83% * | 1.81% | 2.32% | 1.92% |
| 75% or more | 0.93% | 4.81% | 2.17% | 2.12% | 1.34% | 1.34% | 1.90% | 1.24% |
| Union presence | | | | | | | | |
| No union employees | 0.85% | 3.05% | 2.01% | 1.45% | 1.17% | 1.38% | 1.15% | 1.06% |
| Has union employees | 2.13% | 15.49% * | 5.62% | 7.36% | 4.12% | 2.28% | 9.45% | 2.42% |
| Unknown | 2.11% | 16.17% | 9.81% * | 5.29% * | 5.16% * | 2.21% | 12.02% | 1.87% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 2.42% | 6.81% | 8.25% | 4.93% | 3.77% * | 4.41% | 3.36% | 3.11% |
| Less than 50% low wage | 1.33% | 3.87% | 1.91% | 2.14% | 1.38% | 2.95% | 1.11% | 1.88% |
| Unknown | 1.01% | 13.66% | 12.06% * | 3.28% * | 1.26% | 1.20% | 9.63% | 1.14% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.